DOCUMENT RESUME

ED 214 847 SO 013 982

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TITLE Teaching Consumer Skills and How to Survive in America.
INSTITUTION Denver Univ., Colo. Center for Teaching International Relations.
PUB DATE 80
NOTE 160p.; The Center is a joint project of the School of Education and the Graduate School of International Studies. Colored pages and small print type may not reproduce clearly in microfiche.
AVAILABLE FROM Center for Teaching International Relations, University of Denver, Denver, CO 80208 ($10.95 plus $2.00 postage and handling).

EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS *Consumer Education; *Daily Living Skills; Food; Home Economics Education; Interdisciplinary Approach; Job Skills; Language Arts; Learning Activities; Marriage; Mathematics Education; Money Management; Parenthood Education; Psychology; Secondary Education; *Skill Development; *Social Studies; Sociology; Teaching Guides; United States History

ABSTRACT

These consumer education activities will help secondary students become aware of the social and economic problems they will be encountering after they graduate. Interdisciplinary in nature, the activities can be used in a number of ways. They can be integrated into the curriculum through U.S. history, modern problems, sociology, psychology, home economics, mathematics, and language arts courses. Or teachers could do a month-long unit on consumer skills. The activities have been grouped according to the following topics: surviving on your own; jobs; money; comparative shopping skills; food; schedules and contracts; housekeeping; love, marriage, and divorce; and parenting skills. The activities are many and varied. Some examples follow. Students fill out job applications, write resumes, balance checkbooks, develop a budget philosophy, analyze advertising, plan a well-balanced set of meals for one week, determine the cost of marriage and divorce, and clarify their values about parenting. The kind of information provided for each activity includes an introduction, student objectives, grade level, time required, materials needed (handouts are included), teaching procedures, and debriefing suggestions. (Author/RM)

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TEACHING CONSUMER SKILLS AND HOW TO SURVIVE IN AMERICA

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INTRODUCTION

Consumerism is a many-sided concept. At its most basic level it probably means little more than saving your money, getting the best deal, and avoiding fraud. The activities in this unit are aimed at a much larger concept of consumerism; one that involves the interplay between the economic, social, and psychological skills necessary to survive in the United States. As a survival skill, choosing a good marriage partner is probably as important as knowing how to handle money efficiently. For this reason, several activities centered around making a family and raising children are included in this booklet.

Few people would disagree that it is difficult to survive very well if a person is deficient in his or her economic, social, or psychological skills. Yet, few courses at any level of our educational system are dedicated to providing these skills. We make certain that everyone knows how all division occurs, that everyone knows the causes of the Civil War, and that everyone recognizes a metaphor or a simile. Supposedly these are bits of information that are more important than knowing how to balance a checkbook, how to read the want ads, how to apply for a job, how to raise children so they will be able to realize their potential. It is little wonder that kids don't do well in school. They realize that a great part of their schooling is irrelevant to the rest of their lives. The current "back to basics" movement should be mentioned here. Students can and will learn to write, read,

and cipher if the material they are presented in school has more connection with their *survival* on a basic socio-economic level. Given a more relevant curriculum, the students will employ and become proficient in the basic skills without the encouragement or the coercion of the teachers.

I know this is true because of my experiences over the past four years in which I have used these materials in my classes. Very seldom have I ever had to formally open the class and brow-beat the students into doing these activities. Generally, the students will come into the room, immediately get out their work, and begin doing it. When the students work on these activities, they are using basic skills. They are learning about the terms of survival in the *big world* outside the classroom. They are analyzing and clarifying their own values. They are employing critical thinking skills and they are having fun doing things that matter to them.

There is one major testimonial that has been made for the activities in this booklet. All the adults who have seen these activities--from teachers to parents to secretaries to school custodians to guest speakers--have made the same comment after looking over the materials, "I wish that I could have studied this stuff when I was in school."

I want to give you a little background on how these materials evolved and how they have been used. Four years ago I took a stab at teaching an 18-week simulation game to seniors in high school. The game was to simulate many of the practical problems that all

of us encounter in our lives, and it was based on an imaginary situation in which the students were 24-28 years old and newly married. In this class we had marriage ceremonies, receptions, etc.; the students applied for and got jobs; and they paid various typical expenses with the money they got in their weekly pay envelopes.

The students were very enthusiastic about the class and its format, but its limitations in some areas soon became apparent. Some things that the kids needed to know and experience could not be handled within the context of the game. For example, not everyone in the class could know the various subtle problems that grow, poison, and eventually destroy a marriage. So, I began using some of the CTIR materials from the *Aging*, *Work and Leisure*, *Roles of Women*, and *Death* units. And, using the same CTIR activity-oriented approach I started putting together little one- or two-day exercises that could be plopped down in the middle of the on-going simulation game. The activities relieved the monotony (built into the game) of the weekly round of paying the bills, buying gas for their cars, or keeping track of their finances. They also gave the class some structure in what was an open classroom situation involving 40 to 50 students.

You can use some of these activities at whatever level you teach--kindergarten through adult classes--with whatever classroom situation you have. The activities can supplement a traditional textbook approach as easily as they can supplement an open classroom simulation game. The key is not to use the activities as recipes, but as a

little nudge along the way as you begin to develop your own activities which fit your teaching needs. It is amazing how many neat, fun, and effective activity ideas you will start thinking up when you learn how to set up these types of exercises. And, the students will help you too.

Objectives

The goal of this unit is the development of basic survival skills to enable students to live happy and productive lives in what seems to be a confusing and complex socio-economic situation in this country. The objectives are detailed below.

1) The students will be aware of many of the problems (social and economic) that they will be encountering after they leave the high school setting.
2) The students will be aware of some of the solutions that people in the U.S. are posing to the above problems.
3) The students will acquire and be given the opportunity to practice a wide variety of survival skills.
4) The students will be aware of the nuts, bolts, and mechanism of their socio-economic system and its effect on their lives.
5) The students will be able to develop their own strategies for coping with the socio-economic system and will gain confidence in their ability to do so.

Choosing Activities

There are a number of ways to use these materials in classes. The activities in this unit can be integrated into the curriculum

through U.S. History, Modern Problems, Sociology, Psychology, Home Economics, Mathematics, and Language Arts courses. If this is your approach, you need to go through all the activities and pick out the ones that you can use. You might need to adapt some of these exercises so that they are more appealing to your particular age group. Due to the inter-disciplinary nature of the activities, it should be easy to fit most of them into lots of different courses by emphasizing the portion of the activity that pertains to your course.

Another way to use these materials is to do an entire unit on consumer skills. There are enough activities here to keep you going for over a month. If this is your approach then you might want to start with the introductory activity on surviving after the parent dies. By having the students focus on the kinds of things they need to know to be reasonably *successful* in life, you have created a motiviation in the students toward acquiring the skills this unit offers. If might be helpful to list these skills on a piece of paper that you can put on the wall for repeated reference when introducing a new activity that relates to the acquisition of the student-identified survival skills.

Another approach could be that of setting up a simulation game in which the students get married, obtain jobs, get a monthly paycheck, and pay bills. You can have each week in class be equivalent to a month in real life. Therefore the students will be getting a paycheck (equal to the average monthly pay for their job) and paying bills (equal to the national averages for a person

in their income bracket). It is easy to get these figures from consumer magazines, statistical abstracts of the U.S., almanacs, etc. If you care to, you could write to me, Farren Webb, Route 1, Box 129, Ignacio, Colorado 81137, and I will give you lots of the information you will need to set up such a simulation game in which these activities can be used.

Remember that more important than these materials, or your use of them to help solve some of these teaching assignments, is working on your own to devise new activities that are tailored to fit your students needs and abilities, your course content, and your own style and personality.

Organization of the Unit

The activities have been grouped into six related clusters in the event that the teacher would like to do mini-units on one or all of the groups. There is a brief overview of each cluster at the beginning of each cluster. It includes a rationale for the inclusion of the activities and the skills they teach, some suggestions as to how to introduce the cluster, and ideas on how to debrief the mini-unit.

The introductory activity, ON SURVIVING AFTER I'M GONE, can be included in the parenting skills cluster if you do not use it at the beginning of the unit to help students identify the survival skills they feel are important.

ON YOUR OWN

Title: ON SURVIVING AFTER I'M GONE

Introduction: This activity is designed to get the students to focus on the kind of skills that people need to survive in present-day America. It can be used with good results as an introductory activity to the entire unit because some of the skills the students list during this activity will be examined in later activities. You can also use this format to help students realize, by slightly shifting the emphasis, the problems that parents face in raising children.

Objectives:

To provide the students with an opportunity to reflect on the skills needed to *make it* in our society.

To allow the students to articulate their own values by recommending them to an imaginary teenaged son or daughter.

To acquaint the students with the problems, anxieties, and concerns of parents who have teenagers.

Materials: Handout, "On Surviving After I'm Gone"
Newsprint or butcher paper and Magic markers

Time: One to two hours

Grade Level: 7-12

Procedure:

Distribute the Handout to the students and allow them about 15 minutes to come up with their lists. Then ask them to read and explain the skills they have listed. As they are doing this, write down the skills they have listed on newsprint or butcher paper with Magic markers. When all the students have explained their lists, you might want to have them rank order the top ten from the master list as a springboard to a discussion on survival skills, etc. Keep the newsprint on the walls of the room for future reference if you are using this activity to introduce the unit, as it will help motivate students toward acquiring these skills when they are explicated in later activities. Note: you may want to add some skills to the student's list.

Debriefing:

One good debriefing topic is a discussion on how to acquire the skills needed to survive in the U.S. If you are focusing on the parental aspect, you can ask students to brainstorm suggestions as to how a parent can be sure his or her sons or daughters are getting the survival skills they need.

Title: SURVIVING ON YOUR OWN AFTER HIGH SCHOOL

Introduction: This activity is designed to help high school juniors and seniors realistically evaluate their ability to live independently given their present level of skill and their proposed life style. Most students do not know how much it costs to live on their own, and very few realize how difficult it is to live on the kinds of salaries that most 18-19 year olds can expect to get. After completing this exercise the students might want to re-evaluate their post-high school plans and consider getting some skills that will allow them to support their proposed lifestyle.

Objectives:

To allow the students to go into the community to find out the cost of a car, an apartment, food, and auto insurance, etc., for themselves if they were to live on their own.

To enable the students to find out how much money they can expect to make with their present job skills.

To provide the students with an opportunity to evaluate their ability to survive on their own.

Grade Level: 11-12

Time: Two to three class periods. One week outside class or even a two-week unit.

Materials: Handout, "Setting Yourself Up After High School"

Procedure:

Distribute the Handout. Explain that the students are to go into the community to find a job, an apartment, a car, the cost of food for one week, the cost of an auto insurance policy, etc. If the students already have any of these items, they can use it to complete the Handout. Explain that the students do not actually have to get a job, a car, apartment, etc. They must only find the amount they have to pay for the items or the amount they can get for doing a job.

When they apply for the job they must have the skills necessary to do that job. For example, they can't get a job as a welder unless they have the necessary skills. They can use the newspaper ads to

find out the cost of an apartment or a car.

The teacher might have to help students figure gas mileage, income tax deductions, etc. Some teachers have found it useful to send a letter of introduction explaining the exercise to the businessmen the students will be contacting. This will alleviate any possible problems you might have with the community. (See page 29.)

Debriefing:

When the students have completed the Handout, have each student report on their findings. Encourage other students to discuss how realistic each student's plan is. Ask each student if they think they will be happy living in the style they have chosen in their report. Ask them also what skills they feel they need to move up in the world. Ask them if they have planned on how to obtain those skills.

JOBS AND GETTING THEM

INTRODUCTION

Getting a job is probably one of the most basic and universal skills that a person needs to acquire. Unfortunately, having the skills requisite for the job at hand does not guarantee the applicant success. Filling out forms, writing resumes, doing well in an interview, and personality often play a big part in the process. The activities in this section were developed to expose students to this portion of the process of getting a job and to give them more confidence when making an application.

The last activity, "Surviving On Your Own After High School," gives students an opportunity to practice some of the skills they will need in a realistic setting.

Title: APPLYING FOR A JOB

Introduction: Filling out a job application is a skill that most people will use many times during their lives. Most application forms are designed to be difficult and tedious as a means of eliminating those job applicants who do not have the stamina to complete the entire form thoroughly and neatly. The application form is the first step in getting a job, and if it is not done properly the applicant will never get the opportunity for the interview, which is the most critical portion of the process of getting a job.

Objectives:

To give the students the opportunity to become familiar with the type of questions asked on a job application form.

To allow the students to fill out an application form.

To show the students the types of errors that are made on job application forms.

Grade Level: 7-12

Time: One to two hours

Materials: The Coors Beer Company application form for each student. (This form was chosen since it appears to have been designed to discourage most applicants due to its length and complexity.)

Procedure:

Begin with a short discussion of application forms and their importance in the job seeking process. Then pass out the application forms and ask the students to fill them out as thoroughly as possible. You might tell them to make up fictitious answers to the questions since some students will have little schooling, job experience, etc.

Take the completed applications home and attach a note to each form evaluating the student's performance in filling it out.

Debriefing: Discuss and show examples of the various mistakes on the application forms that would eliminate the applicant from consideration.

Title: WHY SOME APPLICANTS DON'T GET THE JOB

Introduction: This exercise, involving rankordering, centers around the reasons why some applicants are turned down by prospective employers. It exposes students to the most common faults that they can avoid when applying for a job, and it offers a chance for students to clarify their values on this subject.

Objectives:

To provide the students with the opportunity to think about what might prevent their getting a desired job.

To expose the students to the major reasons why applicants do not get the job.

To cultivate verbal skills as the students clarify their own opinions on the subject.

Grade Level: 7-12

Time: One hour

Materials: Handout, "Why Some Applicants Don't Get the Job"

Procedure:

Distribute the Handout to the students. When the students have completed the Handout, ask them to pair up with another student, discuss their responses, and develop a master list of the five major reasons why applicants don't get the job.

Then have the students move into groups of four and repeat the process.

Have each group put their list of five on the blackboard and justify each reason.

Debriefing:

After the students have made their justifications, reveal to them the following information which is taken from *Changing Times*, August 1977. According to a national survey of employers, the major reasons for rejecting job candidates (as ranked by the employers) is as follows:

1. Applicant has had too many jobs.
2. Reluctance of the applicant to relocate.

3. Personality conflict with the prospective employer.
4. Unrealistic salary expectations.
5. Lacking the needed background for the job.
6. Having worked at several menial jobs.
7. Being unprepared or uninterested at the interview.
8. Handling negotiations with the employer improperly.
9. Having little potential for growth in the company.

Further Suggestions:

A survey of potential employers in the community might be conducted by the students. The employers could be asked to rankorder the list above, and the students could then compile the results for comparison with the results of the national survey above.

TITLE: WRITING A RESUME

Introduction: A resume is a short summary of an applicant's academic and employment career that tells the prospective employer whether or not this applicant has the necessary background and experience to do the job. A well-prepared resume is an important step in the job application process. It can emphasize the applicant's positive qualifications and de-emphasize the negative ones. A good resume can be a selling tool that will get the applicant's foot in the employer's door; a bad resume, one that is poorly written and badly organized, can misrepresent an applicant, hindering his/her job hunting success.

Objectives:

To introduce students to the various types of resume formats.

To allow students to write their own resumes.

Grade Level: 9-12

Time: 2-4 hours

Materials: Two sample resume formats

Procedure: Introduce this activity by passing out the sample resumes. Give a short explanation of the purpose of the resume and how it is used (to reply to newspaper ads, to follow up phone inquiries, to send with cover letters to prospective employers). Point out the brevity of the resume, how the phrase is used instead of the sentence to describe job duties, etc. Some discussion of the different methods of organizing information in each resume should follow this introduction. Which resume is best for a student with no job experience? With volunteer experience? With part-time and/or full-time summer experience? Students should then write their own resumes using the format best suited to their background; this could be a homework assignment.

Debriefing: Discuss and show examples of the various mistakes on individual resumes that could eliminate the applicant from consideration. Be sure to show examples of successful resumes too.

MONEY

Title: BALANCING A CHECKBOOK AND RECONCILING A BANK STATEMENT

Introduction: Probably everyone has gotten into trouble with the bank over their checking account. *Bouncing* checks is an American pasttime--though it can have a serious effect on a person's credit rating and cause lots of embarrassment. This activity gives the students practice in balancing a checkbook.

Objectives:

To familiarize students with the process of balancing a checkbook.

To allow students to balance a hypothetical checkbook.

To point out the advantages of keeping a checkbook balanced.

To give the students practice in simple mathematical processes.

Grade Level: 5-12

Time: Two hours

Materials: Handout, "Balancing a Checkbook"

Procedure:

Distribute the Handout. Go over each Handout explaining the forms, any terms that the students aren't familiar with, etc. Tell the students that they must first complete the balance column in Mr. Woozle's check record on the 1st Handout. Then direct them to the 3rd Handout to complete the process of reconciling the bank statement with the balance in the check record book. Have the students exchange Handouts. Go over each figure that should appear in the balance column of the check record book with the entire class to check for mistakes. Then go over the figure that should appear in each line of handout #3 to check for mistakes. Have the students mark the mistakes on the paper they are grading. Return the Handouts to the students who completed them.

Debriefing:

Ask the class where they made their mistakes. Discuss each mistake and how to avoid it. Ask the class if they think they could balance a checkbook and reconcile a bank statement (you might print up another Handout using different figures, and let the students go through the activity again). Then you can ask why it is important to keep the checkbook balanced, and why it is important to reconcile the bank statement with the checkbook each month.

Title: DEVELOPING A BUDGET PHILOSOPHY

Objectives:

To enable students to evaluate their personal philosophy regarding budgeting.

To compare the student's budgeting philosophy to the practices of others.

Grade Level:

Time: 1 class period

Materials: None. Arrange for a resource panel of people to visit class

Procedure:

Invite a panel of people to give a very short presentation on their philosophy of budgeting.
Suggested categories are listed below. Administrators and teachers in your own building may well represent a very broad spectrum.

1. Married with separate accounts.
2. Married, earn two salaries but live on one.
3. Individuals who save no money and use credit freely.
4. Individuals who invest money carefully.
5. A large family which lives on a limited income.
6. A childless couple with two comfortable salaries.

Following the presentation of the panel, ask students to briefly write up a personal philosophy of budgeting.
Have students report to the parents on the variety of ideas which were presented and suggest to the parent which the student feels would come closest to his/her personal values.

Reprinted from a unit written by Aurora Public Schools.

Title: HOW SHOULD YOU HANDLE YOUR MONEY?

Introduction: There are various strategies that involve how to best handle one's money. This activity is designed to probe the student's feelings on this subject and expose them to a variety of strategies.

Objectives:

To acquaint the students with several strategies that involve the efficient handling of money.

To allow the students to clarify their own values on this subject by defending their choices to other students.

To discover the pros and cons of each method of handling money.

To encourage students to develop a consistent method of handling money in an efficient manner.

Grade Level: 7-12

Time: One to two hours

Materials: Handout, "How Should You Handle Your Money?"

Procedure:

Have each student complete the Handout. Then pair the students, have them discuss their responses and develop a master list (rank ordered) of the three best strategies for handling money. Group the students in fours to repeat the process. When this is done, ask each group to put their master list on the blackboard and explain why they chose their three responses.

Debriefing:

During the debriefing, the question of whether or not to even have a strategy of handling money might be explored. Ask the students to suggest advantages and disadvantages. Send the Handout home and have the students ask their parents to respond. Collect these responses and discuss them with the class. You might want to send a Handout to several successful businesspeople in town and discuss their responses, also.

Title: INFLATION

Introduction: As a citizen, the average person can't do too much about inflation outside of trying to influence the people who guide the economy. Probably the most important thing a person can do is to be aware that the dollar is shrinking, and therefore one should avoid overspending. It is easy to think that you can go out and buy those things you couldn't afford previously right after you get a big raise. However, the raise often isn't enough to counteract the effect of inflation and often the overspender comes up short at the end of the year because of not realizing that most of the fixed expenses rose faster than the salary. This activity involves some mathematical exercises which bring home to the student the frightening realities of inflation.

Objectives:

To familiarize the students with the problem of inflation.

To point out to the students the devastating effect inflation can have on most people.

To acquaint the students with some of the strategies for coping with inflation.

Grade Level: 5-12

Time: Two hours

Materials: Handout, "Inflation"

Procedure:

Ask the students what inflation is? Talk about how it works and what it does to the buying power of the dollar. Show the students on the blackboard how to calculate inflation rates. Then pass out the Handout. After the students have completed the Handout, go over it with them and discuss the three cases.

Debriefing:

Since very few people's salaries have kept up with inflation--talk with the students about the problem of having less spending power each year and how to handle it. Mention the necessity of carefully calculating all your fixed expenses for basic, necessary items for the year and then budgeting from 8% to 12% more per year to pay these expenses before you buy luxury items. Talk about the psychological problem of having to think of having less money (buying power) each year, even though you are getting large raises in pay each year.

COMPARATIVE SHOPPING SKILLS

INTRODUCTION

Among the most basic survival skills are those related to being able to go to the marketplace to buy the necessities of life without being *taken*. The activities in this section of the unit try to give the students a sense of the problems they will face as consumers trying to make wise choices.

As you do the activities in this section, you might want to refer back to the skills list that evolved out of the introductory activity. If one of these activities focuses on a skill not on the list, you could add it and ask the students to consider it as one of the top ten vital survival skills.

Title: ADVERTISING GIMMICKS

Introduction: Most advertising claims are, at best, deceptive. This exercise will acquaint students with some of the more common forms of advertising doubletalk. It can also be used as a writing exercise. If students are to be better consumers, they need to practice identifying the hidden meanings of advertisements so that their purchasing decisions are based on preference rather than persuasion.

Objectives:

To expose the students to various forms of advertising claims.

To help the students recognize those advertising claims that are deceptive.

To show students how to write advertisements and allow them to write a few of their own advertising slogans.

Grade Level: 7-12

Time: One to two hours

Materials: Handout, "Advertising Gimmicks"
Lots of magazines and newspapers that have advertisements in them.
Scissors

Procedure:

Pass out the Handout and go over it briefly with the students.

Pass out a couple of magazines to each students. Ask the students to find an example of each gimmick in an advertisement and tear it from the magazine. When most of the students have completed the exercise, ask for them to show and explain the examples they have found for the various ads.

As an extra assignment, have the students write an ad for some product using one of the gimmicks from the Handout. Later read their ads to the rest of the class.

Debriefing:

Wind up this exercise with a discussion of how advertising can trick the consumer, how the consumer can avoid being conned by advertising gimmicks, and what principles are used in writing advertising slogans.

An alternate way of approaching this activity would be to put each category of gimmicks on a bulletin board and ask students to collect as many examples of each category from the magazines as they can in 15 minutes. The examples the students cut from the magazines could then be pinned on the bulletin board as each one was analyzed during the debriefing.

Further Suggestions:

Jeffrey Shrank's books, *Deception, Detection,* and *Snap, Crackle and Popular Taste*, contain excellent discussions and examples of deceptive practices on TV, magazine and other media ads. These books also contain numerous activity suggestions for classroom use.

Title: BUYING A USED CAR

Introduction: Most Americans buy several used cars during their lifetime. Many times they are taken advantage of due to their naiveté. This exercise gives the student some criteria for judging used cars and also allows them a chance to apply these criteria in a practical situation.

Objectives:

To acquaint students with some of the things to check before buying a used car.

To increase the students' knowledge of how an automobile works.

To give the students an opportunity to use their knowledge to evaluate a used car in several different categories.

Grade Level: 7-12

Time: Two hours in class and several hours later of individual work. (See procedures.)

Materials: Handout, "Things To Check"
Handout, "Buying a Used Car"

Procedure:

Distribute this Handout, "Things To Check," and ask the students to write down the things they can think of to check on a used car before buying it.

Divide students into groups of four and ask them to tell each other the things they would check. Have them make a master list of all the things they would check on a used car. Few groups will be able to list more than 15-20 items, and they will be *set up* for the next Handout.

Distribute Handout, "Buying a Used Car." Go over all the items on this list. Explain in detail, with the help of knowledgable students, each item. If you do not feel able to do this, ask a local mechanic or your auto shop teacher to discuss the items on this list.

Send the students, in groups of four, out to the parking lot to inspect a used car (Try to find a student's or teacher's car that is old and in pretty bad shape so that the students will find lots of things wrong.) Allow the students 30 minutes to check over the car and note their

findings on the Handout. If you have a student teacher or another teacher in your room, have them take the students on a short test drive of the used car.

While this is going on the students in the class can be doing another exercise, possibly related to cars. (See exercise on calculating gas mileage.)

Debriefing:

When all the groups have completed the used car inspection, go over each item on the list and ask the students how they evaluated the car in that area. This should provide some good discussion. Also, you could talk about how to get a used car checked over if you can not do it yourself. A mechanic could do it, a knowledgeable friend or an auto diagnostic center.

Another good discussion item is buying a used car from a car lot vs. buying from the want ads in a paper, vs. buying from a friend.

Title: HOW TO BUY A _____

Introduction: The purpose of this activity is to provide the students with a comparative buying experience that they can use for the rest of their lives as the basis of any comparative shopping that they do. By changing the items that the students are to do consumer research upon, this exercise can be adapted for use by almost any grade level of student.

Objectives:

To acquaint the students with the sources of consumer information.

To evaluate the reliability of the various sources of consumer information.

To allow the students to collect consumer data about a product that they can use to support a judgment concerning which brand of product to buy.

To allow the students to gain some practice in comparing various brands of the same product.

Grade Level: 3-12

Time: 1½ hours in class and one week outside class.

Materials: Handout, "Consumer Research Form on Brands"
Consumer oriented periodicals such as *Current Consumer*, *Changing Times*, and *Consumer's Guide*.

Procedure:

Have a short discussion with the students on the topic of "How do you know which brand to buy?" You can use any appropriate item. Ask the students how they would go about gathering information on which brand of product they would want to buy. Ask them what criteria they would consider--price, utility, durability, service or repairability.

Then assign each student one item to do consumer research on. For older students, assign such items as a casette tape recorder, a compact car, a 30-06 hunting rifle, a new compact car, a pair of tennis shoes, a washer, etc.

For younger students, assign such items as a bottle of aspirin, a bicycle, a transistor radio, a football, a type of canned food, a

package of gum or other appropriate items.

Then distribute the Handouts and tell the students that they have one week to fill out as many research forms as they can for their particular product. They may use any person, institution, book, magazine, etc. as a source of information regarding which brand to buy for their particular item.

At the end of the week ask the student to explain to the rest of the class the results of their research, the judgment they made as to which product to buy, and why they made that choice.

Debriefing:

Review the sources of consumer information. Ask the students to make some generalizations about the reliability of the various sources. Ask the class to formulate a process for buying an article. Write the process on the board as the students devise it.

You may need to have a discussion on the criteria to use to judge the reliability of any information about various brands and products.

Title: READING THE WANT ADS

Introduction: A major survival skill in today's world is being able to read the want ads. Due to the great number and variety of abbreviations used, want ads are harder to read than one would expect. This activity is a fun way to expose the students to the abbreviations used in the want ads as well as the various categories into which the ads are placed.

Objectives:

To expose the students to the various categories of want ads.

To make the students aware of the abbreviations used in the want ads.

Grade Level: 5-12

Time: One hour

Materials: One section of the want ads for each student. Make sure that the papers or the editions are not the same for each student.

Procedure:

Distribute a newspaper to each student. Ask them to list all abbreviations they can find in the want ads. Make sure they also list the abbreviated word (if they can). After the students have a fairly large number of abbreviations on their lists, ask the students to call out the abbreviations they have found as you write them on the blackboard. Continue until all the abbreviations the students have found are listed. Then go over the list on the board and ask for the abbreviated word for each abbreviation.

Debriefing:

Talk about the function of want ads and how important they are to the consumer. Ask the students to name the categories of want ads. Calculate the percentage of space in the entire paper devoted to the want ads. Calculate the amount of money the paper takes in from the want ads for any one issue.

You could ask the students to make a list of three jobs listed in the want ads that they could get now. Then ask them to list three jobs in the want ads they would like to have five years from now. As a supplementary activity have them then list the skills needed to get all six jobs and then write the skills they already possess.

Title: CANDY BAR SUPPLY & DEMAND

Objective:

To explain the supply and demand curves relating to the sale of candy bars in class.

Grade Level:

Time: Activity is best suited for use before lunchtime.

Materials: Donuts, candy bars or apples (more than enough for the class),
Blank demand grid on the chalkboard with appropriate prices for this particular bidding activity. (See below.)

Procedure:

Step 1. The teacher will display one candy bar and announce that it will be sold in class.

Step 2. Students will bid; highest bidder gets the candy bar.

Step 3. Teacher will then bring out more (three) candy bars and students will bid with highest bidders receiving candy bars.

Step 4. As candy bars are sold (*sell them*--don't be *nice* and give them away), price and quantity should be marked on the demand grid.

Step 5. The supply should also be marked on the grid.

Step 6. The teacher will then bring out the rest of the candy bars and the students can then bid on the remaining bars.

Step 7. Mark the prices bid for the bars on the grid as before.

Step 8. Class discussion will follow concerning supply and demand. Questions to consider:
A. Why didn't some students buy?
B. Why did the price decrease as the supply increased?
C. Should the producer alter his production?
D. What would the producer do if all the candy bars were sold and why?
E. How can buyers manipulate the selling price?

Adapted from a unit written by Aurora Public Schools.

Title: GET THE BEST DEAL

Note: Get Parent Permission Slips

Objectives:

To report to class orally 2-5 problems of comparative shopping.

To report to class orally 2-5 benefits of comparative shopping.

To identify by class discussion the various emotions felt in being in unfamiliar situations.

Time: 2 class periods; first day shopping and second day debriefing.

Materials: Handout, "Situations for 'Get the Best Deal' Activity"
Handout, "Shopping Log" (to be developed by teacher if desired)

Procedure:

Step 1. Divide class into groups of 1-3 students.

Step 2. Give every 2-4 groups a situation.

Step 3. Instruct groups to:

A. Come up with the best use of their money
B. Have proof of their information
C. Keep a log to be turned in the next day

Step 4. Second day debriefing session:

A. Discover which groups got the best buy. Discuss why? Which group needed the most time?
B. Each group summarizes their log orally--especially problems and successes.
C. What value issues were raised in your group?

(Special thanks to Aurora Public Schools for allowing the use of this excellent activity in this unit.)

Title: CALCULATING GAS MILEAGE

Introduction: The focus of this activity is to teach the students how to figure their own gas mileage as well as to show them the economic advantages of driving smaller cars. It will also serve as a springboard for a discussion of the advantages and disadvantages of driving smaller cars as compared to larger cars.

Objectives:

To show the students how to calculate gas mileage and possible savings.

To give the students practice in making the above calculations.

To allow the students to clarify their own values with regard to what they seek in a car.

To point out the obvious long-term savings that result from driving smaller cars.

To project the possible national consequences in the field of energy as a result of Americans driving smaller cars.

Grade Level: 6-12

Time: One to three hours, depending on follow-up discussions.

Materials: Handout, "Calculating Gas Mileages"

Procedure:

Distribute the Handout and explain the items on it. Ask the students to complete the Handout. Discuss the answers to their questions and proceed with the debriefing.

Debriefing:

Ask the students what kinds of generalizations they can make from the figures on the Handout? This should center around a discussion of savings for gas. Then ask the students why they think Americans aren't all driving smaller cars? This should lead to a discussion of the following: safety, style, buying cars to complement a specific image, large families, buying *American*, service ease for American cars, the desire of the American auto industry for maximum profits, etc. Then talk about national consequences on our energy situation if we all drove cars that got over 25 miles per gallon. (Note: You might

simplify the figures for younger students.)

To make this activity more exciting for the students, collect pictures of all the cars listed on the Handout. You can get big, glossy brochures from new-car dealers. Place these on a bulletin board in your room and you will have no trouble motivating the students to complete this exercise.

Title: FURNISHING YOUR HOUSE

Introduction: Most young people have little idea of the cost of furnishing a house. By the time they are cognizant of the furnishings in their parents' home, their parents have been married for 15-20 years and have accumulated a great number of reasonably expensive furnishings. Also, their parents are earning much more than they did when they just got married. Because of this perspective, many newly married young couples go out and buy a great deal of furnishings--usually on credit--that they are later unable to pay for. This activity is designed to give the students some idea of the cost of furnishing a house.

Objectives:

To allow the students to realize the cost of furnishing a house.

To give the students an opportunity to make joint decisions/ compromises with another person.

To provide a mathematical exercise involving the cost of furnishing a home.

To work with the problem of scale in designing and drawing a floor plan for a home.

To explore the alternatives to buying new furnishings for a home.

Grade Level: 6-12

Time: One to five hours (depending on how much class time is used for the completion of the handout).

Materials: One *Sears* or *Montgomery Ward* catalogue for each pair of students in the class.

Procedure:

The success of this activity depends on *setting up* the students for the activity. *Do not* tell the students that they are going to have to furnish a home and determine the cost of the furnishings. Simply ask them to pair up (girl and boy as much as possible). If there are not enough girls or boys for exact pairing, have the students

pair up and imagine that they are sharing an apartment or home with another person. Tell the students that they must imagine that they are moving into their first house. They have no children. Tell them to design the home and make a scale drawing of the floor plan using ¼ inch equal to one foot as the scale. Tell them to be realistic in designing the house (They must imagine that they will be paying for the house--no $100,000 layouts). When all the students have completed their drawings, give them a catalogue and tell them to list all the furnishings for the house--room by room--and their cost. They should be as complete as possible. Have them start from the floor and work up. They should turn in a list for each room, with each item and its cost noted. Then have them put the total cost for each room on their original drawing. Check over the lists to make sure the students are not forgetting such things as towels, sheets, toasters, hi-fi sets, etc.

Debriefing:

When all the students have completed the activity, pose the following questions for general discussion:

A. Which room cost the most to furnish? Why?

B. What is the range of total costs for furnishings in the class? Ask the lower and higher ends of the scale to talk about their strategies.

C. Who made most of the decisions as to which furnishings to buy? Why?

D. Should men be involved in furnishing the house? Why?

E. Can a newly married couple expect to furnish their home from retail stores? Why or why not?

F. What are the alternatives to retail stores when furnishing a home? (This should take some time, or there should be lots of ideas--do it yourself, second-hand stores, old furniture from parents, yard sales, etc.)

G. How long has it taken your parents to furnish their home?

H. Can getting heavily in debt for home furnishings put pressure on a new marriage? Why?

To make the monetary values in this activity more relevant to students, you might ask them to calculate the interest they will pay at 12% for the amount of money they are spending to furnish their homes. Or you could get an amortization table from a bank to find out what their monthly payments will be.

Title: A TRIP TO A FOREIGN COUNTRY

Introduction: Many Americans are now taking vacations to foreign countries. In the Southwest, the most commonly visited foreign country is Mexico. This activity seeks to prepare students for making such a trip.

Objectives:

To acquaint the students with the necessary preparations for a trip to a foreign country.

To provide a learning experience about our closest foreign neighbor (Mexico).

To help the students plan an economical foreign vacation by employing comparative buying techniques.

To explore the various modes of taking a foreign vacation.

To have some experience with exchange rates between the peso and the dollar.

Grade Level: 7-12

Time: One half hour to make the assignment. The largest portion of the work will have to be done outside class. Then, several hours for each group of students to make its report to the class.

Materials: Several road maps of the Southwest United States and Mexico.
Handout, "Mexican Vacation"

Procedure:

Distribute the Handout. Have the students pair up for the assignment. Talk about where you might find information needed to complete the assignment.

After the students have completed the assignment, have each group report on their planned vacation in Mexico.

Debriefing:

During or after the reports it might be good to discuss the following questions:
A. How should Americans act in Mexico?

B. What might be the major problems of a vacation in Mexico?

C. What sort of experiences will be most lasting and beneficial on a trip to Mexico?

D. What sort of customs are peculiar to the people of Mexico?

E. How could a person seek out the best deals in lodging, food, souveniers, etc.?

A good discussion can be held on the *good* and *bad* aspects of having tourists visit a particular place, e.g., the revenue generated by tourists, the crowds, the air pollution, etc. Draw on the experience of the students who have traveled. Ask them if they think that tourists get an accurate impression of the country they visit.

This activity is a good tool for utilizing the foreign students in your school as resource people.

FOOD: WHAT, WHERE, AND HOW MUCH

INTRODUCTION

The four activities in this section deal with a wide variety of issues and skills related to one of the most basic of survival and consumer topics--food. In the United States today, food is a crucial topic for consideration due to the fact that it costs more and more each month because of the poor eating habits of Americans and the decreasing quality of our food as a result of chemical additives and the emphasis put on packaging rather than nutrition. When your students completed their list of survival skills in the introductory activity, they probably neglected to list the importance of putting good nutrition into their bodies in an economical manner. You might need to have a discussion based on the topic, "You are what you eat," before going on to these activities.

Title: WHAT WILL I EAT?

Introduction: Many students have terrible eating habits--from the standpoint of nutrition as well as economy and variety. This activity can help students to realize that there are other things to eat besides cokes, fries, and hamburgers. By completing a menu that matches their caloric intake with the ideal for a person of their body weight and level of physical activity, the students will gain experience in meal planning. Since the problem of obesity is usually the result of poor eating habits during childhood, perhaps this activity can help students to correct their own eating habits.

Objectives:

To give the students the opportunity to plan a well balanced set of meals for one week.

To allow the students to realize the cost of the food necessary to prepare the meals on their menu.

To enable the students to understand the amounts and kinds of food necessary to match their own ideal calorie intake.

Grade Level: 5-12

Time: One to four hours, depending on how much of the assignment is done outside of class.

Materials: Handout, "Caloric Values of Typical Foods"
Handout, "Ideal Calorie Intake for Boys and Girls At Various Weights"

Procedure:

Talk with the students about meal planning, with regard to variety, nutrition, good use of leftovers, and economy. Distribute the Handouts. Ask the students to find their own ideal calorie intake from the chart. Then tell them they can use the other Handout to plan all the meals they will eat during one week. They must list the amount and calories for each food on their menu. They must match the total of their daily caloric intake to the ideal amount of calories they should have. Once they have completed the menu, have them make a shopping list of all the foods necessary to prepare the

meals on their menu. Then have them put the amounts for each food item and go to the supermarket to price all the foods on the list. Total the grocery bill and multiply it by four to find the cost of one month's food.

To grade the menus, evaluate them individually on the basis of cost, variety, nutrition, and good use of leftovers. Write a short critique on each student's menu so that they can correct their ideas about meal planning. Some of the better and some of the poorer menus can be used to stimulate a discussion of good meal planning.

If you want to generate a lot of interest in this exercise, tell the students you will take the two students with the best menus to dinner.

Further activities can be organized around some of the excellent cookbooks now available as well as the many books on the topic of poor nutrition in the average American diet.

Also, you might want to have the students make up a *junk food* diet for one week and do a cost comparison with a nutritionally sound diet.

Title: READING FOOD ADS IN NEWSPAPERS

Introduction: Most of the bargains in food are advertised in newspaper ads. These food buys are considerably lower than regular prices in order to lure customers into the supermarket where they will buy other items as well as the sale items. If a consumer is in the habit of shopping through the newspaper ads, and buying those items that are significantly lower than regular prices in great quantity, great savings in food costs can be realized. This activity serves to acquaint students with newspaper food ads. It also is an exercise in comparative buying.

Objectives:

To make the students familiar with the food ads in newspapers.

To acquaint the students with the type of items that are usually put on sale.

To allow students the opportunity to compare food priced from various newspaper ads, and to compare the sale prices with regular prices for the same items.

Grade Level: 4-12

Time: One or two hours plus one hour at a supermarket
Or make that part of the assignment a homework task

Materials: One copy of two different newspaper food ads for each member of the class.
Handout, "Supermarket Food Ads"

Procedure:

Hold a short discussion on newspaper ads for foods and why the supermarkets advertise that way.

Have students get into pairs and distribute the newspaper ads to each pair of students along with the Handout.

After all the students have completed the Handout, go over it item by item to see if all students have the same answers.

Then have the students report on their answers to questions 11 and 12 on the Handout. In some cases the two shopping list totals might not be very far apart. Ask why? This should lead to a discussion of deceptive food ads in the papers and how consumers can protect themselves from this.

Title: WHAT'S IN THE PACKAGE?

Introduction: Most foods come in a variety of packages--canned, frozen, and fresh. This activity gives the students the opportunity to evaluate each type of packaging with regard to cost, taste, nutrition, and convenience. Most consumers buy their food on the basis of habit rather than value or nutrition. After completing this exercise, the students should have a good idea of the alternatives, trade-offs, possible savings, etc.

Objectives:

To allow the students to compare the various ways that foods are packaged.

To give the students the opportunity to calculate cost per unit for several types of packaging for the same food.

To provide the students with the opportunity to make a decision regarding which type of food purchase would be better, considering cost, nutrition, convenience and taste.

Grade Level: 5-12

Time: One to three hours

Materials: Handout, "Which Package of Food Should I Buy?"

If it is possible to get the students to a supermarket for a consumer-oriented field trip--the information required to complete the Handout will be readily available. If not, the teacher should collect the cans, packages, or food for the types of food chosen for the exercise. It is necessary to have the price, the net weight of the package and the ingredients for each package. If you want to go all out--get a can of carrots, a frozen package of carrots, and a sack of fresh carrots and have the students do a taste test on the various forms of the food. Any other food will do just as well. If you do this, you will need some small cups for the students to use in the taste test.

Procedure:

Pass out the Handout to the students. If you are at a supermarket, simply give them a time limit to complete the tasks. If you are in

class, pass out the packages, and let the students complete the exercise. To make the exercise really effective, get three or four foods that come in these forms of packaging and have several groups taste each type of food/package. When all groups have completed the exercise, get a group report for each type of food and proceed to the debriefing.

Debriefing:

Ask the students to brainstorm the advantages for each type of packaging. Ask the students if they have heard of any disadvantages in using the chemical additives that are found in some of the foods. Ask the students if there is any advantage in using the chemical additives that are found in some foods.
Go over the last question on the Handout asking the students to justify their choices. Ask the students if they can think of any reasons why pre-packaged foods are used more than fresh foods--the person preparing the meal is working outside the home, preservation, etc.

Title: HOW MUCH CAN YOUR GARDEN GROW?

Introduction: Inflation has been particularly severe with regard to the grocery bills of Americans. Growing a backyard garden has become more of a necessity than a hobby in recent years. This activity is designed to give the students some idea of the amount of vegetables that can be grown in a backyard garden and the savings that can be realized.

Objectives:

To provide the students with some information concerning the yield in vegetables that can be realized from a typical backyard garden.

To give the students a mathematical exercise involving the yields per foot for some common vegetables.

To allow the students to calculate the savings that can be realized from a backyard garden.

To let the students plan their own home garden.

Grade Level: 5-12

Time: One to three hours

Materials: Handout, "Home Garden"
Handout, "Garden Design"
Handout, "Garden Yield"
Price list made from local supermarket for the vegetables on the Handout list.

Procedure:

Get a current price list for the Handout and post it in the classroom. Distribute the Handout and go over it with the students. Emphasize that they can pick the vegetables they wish to eat. When the students have completed the exercise, divide the students into groups of three and have them explain their garden plans to each other. Go to the debriefing.

Debriefing:

On the blackboard list the estimated total savings for all the students in the class. Find the average savings, and ask the students if they think that these figures are realistic. Then ask the students to talk about possible expenses. Make a master list

on the blackboard and find the average estimated expenses, subtract this average from the estimated savings average. Then go to a discussion of preserving the vegetables and the possible expenses involved. End the exercise by talking about other advantages of a backyard garden--good exercise, teaching gardening and responsibility to children, quality of food (no pesticides or preservatives), good family project to bring family members closer together, etc.

SCHEDULES AND CONTRACTS

Title: JUST SIGN ON THE DOTTED LINE

Objectives:

To state reasons for reading a contract before signing.

To decide whether or not a contract should be signed.

To help students explain how you can change a contract.

Grade Level:

Time: 15 minutes and a second class period

Procedure:

Hand out contract which contains ridiculous agreements written in legal language. Do not allow much time. Collect the contract from students with their signature--*not* giving them time to read the document carefully in class.

Hand back the signed contract the next day for the students to read more carefully. Make a list of items they have agreed to do.

Hand out sample hospital admission contract for students to analyze.

Debriefing:

Ask the students:
What rights does the hospital ask patients to relinquish?
What changes would you wish to make, if any, if you were entering a hospital?
How do you make changes in a contract?
Where can an individual get help reading and understanding a contract?

Follow-up:

Assign individual students to investigate the following problems relating to contracts.

1. The Receipt That Is A Contract
   This scheme is called the *Bouncing Box*. A messenger brings a box to the door and says, "Here is a package. Sign here, please." The person assumes he is receiving a gift or a store delivery and signs to acknowledge receipt of the package. Later he finds he has signed a sales contract instead of a receipt. People have also accepted packages for neighbors and signed for them only to find that they have signed a hidden contract.

2. Read The Clauses--The informed consumer will avoid signing contracts that include:
   A. A Balloon payment--a final payment that is substantially larger than the preceding installments. Such an arrangement

may be used to convince the buyer he can afford to buy the merchandise. The large final payment comes as a surprise, and he cannot meet it. He must then choose between losing the merchandise or refinancing the final payment, often at at much higher rate of interest. In some states a balloon payment in contracts is illegal.

B. An Add-on clause is often included to cover a series of installment purchases. It makes earlier purchases security for later ones. If the buyer does not meet the payments, the new merchandise and the previously purchased items may by lost, even though the earlier items have been paid for. The add-on clause in consumer credit contracts is illegal in some states.

3. Junk mail contracts

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Title: READING A TRAIN OR BUS SCHEDULE

Introduction: To be considered functionally literate in the United States (according to many of the new proficiency tests), a person must be able to read a train or bus schedule. A little practice, and this difficult problem becomes manageable (even for adults). This activity is designed to provide that little practice.

Objectives:

To give the students an opportunity to read a train schedule.

To teach the students how to read a railroad map.

To introduce the concept of travel by train to those students who have not lived around railroads.

Grade Level: 5-12

Time: One to three hours

Materials: Handout, "Planning a Trip"
Handout, "Train Schedule"
Maps

Procedure:

Distribute the Handouts, train schedules and maps to all the students. Briefly explain how to read the schedules, and then ask the students to complete the Handout. When they have finished, go over the questions and discuss the correct answers.

Debriefing:

If the students seem interested in this exercise, it is easy to get them to provide more practice for themselves. Ask each student to make up a question, then let them ask the rest of the class to use their schedules or maps to find the answers. A good discussion of trains and buses as forms of transportation can come out of this activity. Ask students who have used trains or buses to relate their experiences. Talk, also, about fuel economy of train and buses. Assign students to do reports on transportation systems in other countries, etc.

HOUSEKEEPING

INTRODUCTION

The last activity on "A Bag of Trash" is probably the most apt way to end a unit on American consumer skills. It's lots of fun--don't miss it.

Title: HOME SAFETY CHECKLIST

Introduction: Household accidents result in millions of injuries and a great number of deaths each year. Most of these accidents can be avoided by correcting unsafe conditions around the house and by correcting poor safety habits. Common causes of home accidents are poisons, fires, poor lighting, and falls in the bathroom. This activity will help students become aware of accident-causing situations and the non-safe areas of their own homes.

Objectives:

To make the students aware of the cause of home accidents.

To allow the students to evaluate their own homes with regard to safety.

To enable the students (with parental help) to correct the non-safe areas of their home.

Grade Level: 1-9

Time: One to two class hours

Materials: Handout, "Home Safety Checklist"

Procedure:

Ask the students if they have ever had an accident at home. Ask them to tell the class why the accident happened. Talk about good safety habits and how to make their homes safe.
Distribute the Handout and ask the students to complete it with or without the help of their parents. Give them one week to complete the checklist. Go over the items on the list to make sure the students understand them. When the assignment is done, talk with the class about the unsafe areas they found in their own homes.

Debriefing:

The students could do a safety check of the school or their classrooms. A related writing assignment could be made in which the students write about their findings while completing the checklist.
The students could also be asked to add items to the checklist.

Title: BAG OF TRASH

Objectives:

To identify the waste created by different products.

To identify the effects various products have on our environment.

To evaluate the values of the consumer and the standards of our society.

Grade Level:

Time: 1 day

Materials: One day's production of trash (junk mail, tin cans, milk carton, packaging, poptops, etc.,)
Handout, "Wise Use of Limited Resources"

Procedure:

Place bags on the table and let students observe the products.

Have small groups discuss the questions on the discussion guide.

Follow up by discussion.

Debrief by having each group choose a question to report to the entire class.

Reprinted from a unit written by Aurora Public Schools.

LOVE, MARRIAGE, AND DIVORCE

INTRODUCTION

There are some people who will say that being able to keep a marriage working well is not a consumer skill per se. Perhaps, but most would rank it high on the list of vital survival skills. There is even the argument that a person who is having marriage troubles is more likely to get into financial troubles than a person who is coping with the improbable circumstance of a woman and a man living together in peace. For these reasons I have included these activities on marriage in this unit.

Divorce is another matter. Most studies on the subject reveal that financial pressures brought on by poor consumer skills contributed significantly to most divorces. With the divorce rates sky-rocketing across the nation, it is easy to justify lessons on how to avoid it.

I might also mention that the activities in this unit are among the most popular among high school students. They are eager to get any information they can on these topics.

Title: CHOOSING A MATE

Introduction: It is no secret that most people who marry young do so with few other reasons than that they *love* their partner. The inability to judge their prospective mates with regard to few criteria other than physical attraction often leads to the inevitable divorce also. This activity is designed to help students think about some other criteria for choosing a mate and why they should do so.

Objective:

To expose the students to a variety of criteria that should be considered when choosing a marriage partner.

To allow the students to explore the connection between making a careful choice of a marriage partner and a good, long-lasting marriage.

To let the students clarify their own values with regard to how they will choose a marriage partner.

Grade Level: 9-12

Time: Two hours

Materials: Handout, "Choosing Your Mate"

Procedure:

Distribute the Handout to the students and allow them time to complete it individually.
Have the students pair up (boy and girl as much as possible) to compare their choices.
Ask them to prepare a master list that represents their compromises with respect to which criteria are the six most important.
Tell them they must be prepared to tell why they made their choices.
Assemble the students in groups of four to do the same thing--come up with a master list. When this is completed, have each group list their criteria on the board and justify them to the rest of the class.

Debriefing:

Have a general class discussion around the topic of why these criteria are important in choosing a mate. Talk about the inevitable *end of the romance* after the first six months of marriage, and how the couple

are forced to find new grounds to continue their relationship. A good additional exercise would be to assign students to report on the criteria people use to pick marriage partners in various countries of the world. Then assign other students to find out the divorce rates for all those countries as well as the rates for the United States. A good discussion of comparative values could then be held.

Title: YOUR MARRIAGE CEREMONY AND WHAT IT WILL COST

Introduction: Young people who are going to get married seldom reflect on the cost of the ceremony. This exercise provides a realistic experience that will dramatically illustrate the cost of the ceremony the individual students are contemplating. It will also probably spare their parents some expense since they are the ones who usually foot the bills in our society.

Objectives:

To provide a chance for the students to decide what kind of a marriage they want.

To give the students some practice in compromising with another person on a topic of mutual interest.

To illustrate the complexity of most marriages and give some idea of the cost of a marriage.

To identify the items of a marriage that are paid for by the bride and those that are customarily paid for by the groom.

To discuss marriage customs in various parts of the world.

Grade Level: 11-12

Time: Two hours

Materials: Handout, "What Kind of Marriage Ceremony Will You Have?"

Procedure:

On introducing this activity you should make *no* mention of wedding costs. Rather, tell the students that you want them to learn how to compromise with another person and to think about what kind of marriage they will have.
Divide the class into pairs (boy with girl as much as possible). Let the students choose their partners. Those who do not have a partner can do the exercise by themselves. Don't make a big deal over those who do not have a partner. Just let them do the exercise alone.

Distribute the Handout and tell the students to fill out the form in as much detail as possible. Emphasize that they must do the activity as honestly and realistically as they can. When the Handout is completed, have the students find out the cost of each item. They will have to take this home for a few days to get all the information.

Debriefing:

Ask the students to report on how much their *future* wedding will cost. Talk about costs for various items and total costs. Discuss the alternatives, their relative cost, and their over-all importance to the ceremony.

Other good discussion topics are why have a big or a little ceremony, how to cut corners, and problems between women and men concerning the type of ceremony to have. Most students can draw on their own experience to provide suggestions here.

Then bring up the fact that items 1-20 are customarily paid for by the bride or her family. And, that items 21-31 are customarily paid for by the groom or his family. Talk about marriage becoming a financial burden to the parents of the wedding couple.

Another dimension to this activity is to ask students to do reports on marriage customs in other parts of the world. This can lead to a good discussion of comparative cultural values.

Thanks to Mike Darnell for this activity concept.

Title: HOUSEHOLD DUTIES: WHICH ARE FOR YOU?*

Introduction: The division of labor has varied among societies. Whatever the family structure or the societal structure, everyone fills certain roles. In traditional societies, these roles are handed down from generation to generation with virtually no individual choice available. In every culture the roles people fill are partially divided along sex line--though some societies are more flexible than others. On the Handout you will be asked to consider responsibilities of men and women in carrying out household tasks in our society today.

Objectives:

Students will hypothesize whether household duties should be sex related.

Students will compare personal viewpoints with those of the class.

Students will determine personal values relating to household duties.

Grade Level:

Time: One class period

Materials: Handout, "Household Duties: Which Are For You?"

Procedure:

Step 1. Provide introduction and hand out the list on which students record their individual responses.

Step 2. Tally the class responses on a chart on the board or a transparency.

Step 3. Discuss the results:

A. Which duties are perceived as primarily female?
B. Which duties are perceived as primarily male?

*Adapted from *A Comparative View of the Roles of Women* (Denver: Center for Teaching International Relations, 1976) pp. 37-9.

C. How many duties has the class indicated should be shared by husband and wife?
D. How are these answers different from those your grandparents might have given?
E. Why do you think families are sharing more responsibilities than in the past?

Step 4. For followup, look at Handout, "A Comparison of 1930 and Today: Roles of Women."

Title: AM I A POPULATION ACTOR?*

Introduction: Students fill out a questionnaire regarding their own personal convictions toward family planning and share their views with the rest of the class.

Objectives:

To enable students to clarify and articulate their own reasons for choosing to have or not to have children.

To help students view themselves as population actors, expressing a sense of efficacy regarding population growth.

To articulate similarities and differences between students' views about childbearing and the views of others represented in other activities.

Grade Level:

Time: 1-2 days

Materials: Handout, "Am I a Population Actor?"

Procedure:

Step 1. Pass out student Handout, "Am I a Population Actor?"

Step 2. Students should rank order the statements according to their convictions regarding childbearing.

Step 3. Tabulate the responses of the class before discussion.

Step 4. Discuss the class responses to the following:

What reasons/ideas about childbearing have been omitted?

What influenced your rank ordering of the ideas about childbearing? Family? Personal views? Population concerns?

What "write-in" responses were made by students?

*Adapted from *A Comparative View of the Roles of Women* (Denver: Center for Teaching International Relations, 1976) pp. 91 and 93.

Title: WHAT CAUSES DIVORCE?

Introduction: This activity can be very useful in introducing students to the pitfalls of marriage which can lead to divorce. The structure of the activity is such that the students are forced to do some values clarification. Because the students will refer to real-life marriage problems and divorces that they are familiar with, the retention of this material should be quite high.

Objectives:

To introduce the students to the major causes of divorce.

To allow the students to decide which causes of divorce are the most likely to ruin a marriage.

To promote discussion of the major causes of divorce and how to handle these problems.

Grade Level: 9-12

Time: One to two hours

Materials: Handout, "What Causes a Divorce"

Procedure:

Distribute the Handout and ask the students to complete it as directed.

Ask students to pair up, discuss their responses to the Handout, and develop a master list of the three marriage problems that will most likely lead to divorce.

When the pairs have completed their master lists, assemble the students in groups of four to compile another master list.

When this is done, have each group list the three problems they agreed upon on the board. Then proceed to the debriefing.

Debriefing:

Have spokespeople from each group defend their choices, tell why they chose their three major problems, discuss other problems the group considered but *did not* put on the master list.

Go through all groups.

Then ask the groups to brainstorm 2-3 solutions to their three major problems. Discuss these with the entire class.
You might want to go over each item on the Handout with the class so that you can call some points to their attention. For example, having an unhappy childhood is often cited as a major cause for divorce, particularly when both partners have had that experience. It might also prove useful to look at some divorce statistics in other countries and discuss the causes for divorce, divorce laws, etc. in other parts of the world.
It would also be useful to point out that most divorces are caused by several of these factors, not just one of them.

An added dimension to this activity is to ask the students to take an extra Handout home to have their parents or an adult friend fill out. Then collect, collate and discuss the adult responses.

A marriage counselor could also be asked in to speak to the class.

PARENTING SKILLS

INTRODUCTION

The teaching of parenting skills to young people is probably one of the most neglected areas of the educational process. Outside of home economics classes and a handful of "family living" courses, this important area of knowledge is left to trial and error--mostly error.

There are some consumer skills involved in being a good parent, as some of the activities will demonstrate. Other activities focus more on the survival skills that come into play as parents attempt to provide a healthy and nourishing atmosphere for their children. It is difficult for the family members to survive well in society if things are not going well at home (the basic unit of society). There are many statistics which deal with the connection between crime, poor reading scores, violence, etc., and the breakdown of the family unit.

Some of these activities attempt to help students acquire the skills that make for happy and productive children. And, if the kids are happy--the parents stand a much better chance of being happy.

Title: THE PERFECT CHILD

Introduction: This exercise involves the concept of parenting. Most people learn to be parents solely from their own parents. In this manner bad habits in childrearing are passed intact from one generation to the next. The purpose of this exercise is to involve the students in clarifying their own values about child behavior, and then getting them to focus on how the parent should help a child learn the ideal patterns of behavior.

Objectives:

To provide students with an opportunity to describe their idea of a perfect 7 year-old child. (The age of the perfect child might be lowered for grade school use.)

To allow students to reach a group consensus regarding perfect child behavior.

To get students to focus on ways a parent might help a child learn appropriate behavior.

To give students a variety of approaches to raising children.

Grade Level: 3-12

Time: Two to three hours

Materials: None required.

Procedure:

Ask the students to make a list of the qualities that a perfect 7 year-old child might have. You might suggest a few items such as "obeys parents and teachers," and "picks up his or her room everyday," etc.

After students have had 15-20 minutes to make their lists, have them move into groups of three and make a master list after discussing what each one has written.

When the students have completed their master lists, have each group report to the rest of the class their list of characteristics. This

should give rise to a good discussion of how a child should behave.

The next day, ask the students to go back to their groups of three and list the things a parent should do to help their child achieve the various characteristics they have on their master list.

Then go back to a general class discussion of each group's list of things a parent should do to help their child become "perfect."

Debriefing:

The teacher could get a basic behavioral psychology textbook on child development and give a short lecture on the three basic strategies of parenting--authoritarian, permissive, and developmental. (This can serve also as a lead-in to the activity on discipline.

The students could be asked to write a paper about how they are treated by their parents with regard to the three basic strategies. They could also write a short paper describing how their parents, or a parent taught them how to behave.

The idea of this activity is not to tell your students how to raise their children, but rather to expose them to various ways of raising children. Therefore, avoid saying, "That's the right way to do it," etc.

Title: DISCIPLINE FOR OUR CHILD

Introduction: Handling a child who is resisting discipline is one of the most trying tasks of being a parent. The problem becomes even greater when the parents of such a child are not united on their approach to handling the situation. This exercise attempts to help students clarify their own values about discipline while exposing them to various approaches to this problem. It also is an exercise in working with another person in developing a "compromise" strategy of discipline.

Objectives:

To expose the students to three basic approaches for handling the discipline of a child.

To allow the students to clarify their own values with regard to disciplining a child.

To provide students with a situation in which they must reach a compromise with their partner regarding how they would handle a balky child in various situations.

To provide the student with a values clarification writing exercise.

Grade Level: 7-12

Time: One to two hours

Materials: A textbook on developmental psychology or child development that describes the parameters of the three major types of discipline: authoritarian, permissive, and developmental. Handout, "Which Kind of Discipline?"

Procedure:

After consulting the textbook, the teacher should give a short lecture on the three major types of discipline with examples of each.

Then have the students pair up (boy and girl as far as possible). Give each pair of students the Handout, and allow them time to complete the Handout. After it is completed, allow the students

to share their strategies with another group of two students.

When this is completed the class can be assembled for a group discussion, or the next assignment can be made if the teacher feels that the various strategies have been explored thoroughly.

Ask the students to write an essay in which they discuss which kind of discipline they would use in each of the situations described in the Handout. Emphasize that they should justify their choice for each item.

Debriefing:

A good way to complete this exercise would be to have a child psychologist visit the class and discuss the various methods of childrearing and the usual results of each strategy. Again, the emphasis of this exercise is not to tell the students how to raise their children, but rather to show them several approaches. The teacher should avoid expressing an opinion on the various strategies so that the students can test their own values in the classroom.

References:

Obtain a good textbook on child psychology to give you a data base from which to lead student discussions and answer their questions. For example: *Parent Effectiveness Training* by Thomas Gordon.

Title: TOYS FOR YOUR CHILD

Introduction: Approximately one half of what a person learns is acquired before the 10th birthday. Since a major part of a child's time is spent playing with toys, a parent can benefit the child immensely by providing toys that help the child learn. This exercise is designed to help students think about the various kinds of toys that can help their future children develop to their full potential. It will also give the students a chance to see ways to save money in buying toys.

Objectives:

To expose the students to the various needs of a learning child at different age levels.

To provide the students with a chance to evaluate toys as to their usefulness to children in various categories.

To allow students to brainstorm "home-made toy" ideas that will save them money.

Grade Level: 7-12

Time: Two to four hours

Materials: Handout, "Normal Development of Children at Various Ages"
Handout, "Toys For Your Child"
A *Sears* or *Montgomery Ward* catalogue for each pair of students.

Procedure:

Distribute the Handouts on normal development of children. Go over the Handout with the class, explaining the various terms and categories of development.
Divide the class into pairs (a boy and a girl in each pair as far as possible).
Distribute the Handout, "Toys For Your Child," along with a catalogue for each pair of students. Give the students sufficient time to complete the Handout.
When they are finished, have the students assemble in groups of six or eight to share their ideas about toy selection.

Thanks to Mike Darnell for the lesson concept.

Debriefing:

With the entire class, discuss some of the toy selections and why they would lead to the development of various skills. Talk, also, about the homemade toys that the class has devised and the savings that can be realized by making toys for your child.

Further suggestions:

If you could get a recent article on toy safety, it would add a dimension to this exercise to have a discussion on that topic.

Title: PARENTAL PROBLEMS

Introduction: This exercise is designed to expose the students to some major parental problems and some of the various solutions to these problems. The decisions made by the students will help them empathize with their own parents as well as clarify their own values on these subjects.

Objectives:

To force the students to make decisions about problems faced by most parents.

To allow the students to reflect on and justify their own ideas about the roles of men and women in parenting.

To give the students some insight concerning the problems their own parents have faced and are facing.

To provide the students with the opportunity to discuss their solutions to childrearing problems with a member of the opposite sex, and to evaluate the resulting differences of opinion as possible causes for marriage breakdown.

Grade Level: 7-12

Time: Two to three hours

Materials: Handout, "How Will You Handle This?"

Procedure:

Pair the students up (girl with boy as much as possible) and ask them to complete the Handout. When that is completed, ask the students to share their ideas with another pair. After the students have had time to share and discuss their responses, assemble the class for a debriefing of the activity.

Debriefing:

Ask the students which of the situations created the most conflict between the two students working together. Use this to get into the men/women roles question.
Go through the other questions and the student responses to them. There should be no trouble getting a discussion going for any of the questions. Make sure that the students justify their opinions.

Thanks to Mike Darnell for the lesson conept.

Another approach to this exercise is to ask the students to imagine what their own parents' responses might be to these questions. This will allow the students to see how much their own opinions can be traced to a reaction against their parents.

Further Suggestions:

Another dimension to this activity would be to discuss what role the grandparents can play in childrearing. This could lead to the concept of re-integrating grandparents into the family unit.

HANDOUTS

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Handout

ON SURVIVING AFTER I'M GONE

You are the parent of a teen-aged son or daughter. He or she has gone to the mountains camping and will not be back for two weeks. You have just gone to the doctor with a terrible headache, and he informs you that you have an inoperable brain tumor that will take your life within two or three days. It is impossible to get in touch with your son or daughter before you are expected to die. You decide that you should leave them with some advice on how to survive or *make it* in life after you are gone.

List the five skills or the five things they need to be able to do in order to be financially secure, emotionally stable, and generally happy for the rest of their lives.

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Handout

SETTING YOURSELF UP AFTER HIGH SCHOOL

Imagine that you have just graduated from high school and are going to try to make it on your own. Complete the following worksheet. You must document each item (for example, you must have a newspaper ad or a note from a used car dealer to establish the price of your car).

1. Where will you work and how much will you make per month?
2. Calculate the deductions you will have per month for federal taxes, state taxes, and F.I.C.A.
3. What car will you buy? If you buy the car on time how much will your monthly payments be?
4. Where will you live? How much is the monthly rent?
5. How much will your monthly payment be for car insurance?
6. List all your meals and their cost for one week. Then multiply the cost per week by four to get a monthly food bill.
7. Estimate the amount you will spend for gasoline per month if you drive the American average of 1,200 miles per month.
   (m.p.g. for your car ÷ 1,200 miles x current cost of gas per gallon)
8. List the things you will do for entertainment for the month and their approximate cost.
9. Estimate your utility (gas, electric, and phone bills) for the month.
10. List and estimate the cost for the toilet items you will need for a month. (soap, shampoo, razors, shaving cream, perfume, after shave, and other miscellaneous items)
11. Subtract the total you have for monthly expenses from the total you have for take-home pay.
12. Do you think you can live comfortably on your own with the salary you have?
13. How long can you be happy with this type lifestyle?
14. What can you do to get more money?

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Employment Application

OFFICE USE	APPLICATION NUMBER	JOB CODE
	8029572	

EMPLOYMENT CENTER
1221 Ford Street
Golden, Colorado 80401

Company applied for, Check Only One:

- ☐ ADOLPH COORS COMPANY
- ☐ COORS PORCELAIN COMPANY
- ☐ COORS CONTAINER COMPANY
- ☐ COORS TRANSPORTATION COMPANY
- ☐ COORS DISTRIBUTING COMPANY
- ☐ Other _____

DO NOT PROVIDE ANY INFORMATION WHICH WILL INDICATE YOUR RACE, CREED, COLOR, NATIONAL ORIGIN, SEX, OR SEXUAL PREFERENCE. THE AGE DISCRIMINATION IN EMPLOYMENT ACT OF 1967 AS AMENDED PROHIBITS DISCRIMINATION ON THE BASIS OF AGE WITH RESPECT TO INDIVIDUALS WHO ARE AT LEAST 40 BUT LESS THAN 70 YEARS OF AGE. COORS INDUSTRIES IS AN EQUAL OPPORTUNITY EMPLOYER.

TYPE OF WORK DESIRED (PLEASE BE SPECIFIC) | TODAY'S DATE

PERSONAL

DESIRED WORK CATEGORY ☐ Regular ☐ Part-time ☐ Temporary ☐ Summer

FULL NAME (LAST, FIRST, MIDDLE)	SOCIAL SECURITY NUMBER	DATE OF BIRTH
PRESENT ADDRESS (STREET, CITY, COUNTY, STATE, ZIP CODE)	TELEPHONE (HOME)	U. S. CITIZEN ☐ Yes ☐ No
	TELEPHONE (BUS.)	HEIGHT / WEIGHT
ALTERNATE ADDRESS	TELEPHONE	DATE AVAILABLE FOR WORK

PHYSICAL

BACK TROUBLE? (YEAR, DESCRIBE)

HEART TROUBLE? (YEAR, DESCRIBE)

DESCRIBE ANY UNCORRECTED VISION DEFECT | DESCRIBE ANY HEARING DEFECT

ARE YOU PRESENTLY UNDER TREATMENT OR TAKING MEDICATION FOR ANY HEALTH OR DISABILITY CONDITION (IF SO, DESCRIBE)

HOW MANY WORKING DAYS LOST DURING THE LAST YEAR DUE TO ILLNESS | HOW MANY WORKING DAYS LOST IN PAST YEAR DUE TO ACCIDENTS (DESCRIBE)

PLEASE DESCRIBE ANY HEALTH CONDITION OR PHYSICAL DISABILITY WHICH WOULD LIMIT THE TYPES OF WORK YOU COULD PERFORM

MIL

BRANCH OF SERVICE	FROM MO / YR	TO MO / YR	TYPE OF DISCHARGE	RANK AT DISCHARGE	DUTIES	RESERVE STATUS

EMPLOYMENT

LIST MOST RECENT EMPLOYMENT FIRST — PLEASE COMPLETE EVEN THOUGH YOU ATTACH RESUME

NAME OF EMPLOYER	ADDRESS STREET, CITY & STATE	FROM MO	FROM YR	TO MO	TO YR	RATE OF PAY	DUTIES	REASON FOR LEAVING

MAY WE CONTACT ABOVE EMPLOYERS EXCLUDING PRESENT ☐ YES ☐ NO | MINIMUM ACCEPTABLE STARTING PAY $ per

UNEMPLOY

EXPLAIN HERE ANY PERIOD OF UNEMPLOYMENT FOR LONGER THAN 30 DAYS

HAVE YOU EVER BEEN DISCHARGED OR FORCED TO RESIGN FROM A JOB (PLEASE EXPLAIN)

CI-194-C

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EDUCATION

SCHOOL	NAME, CITY, STATE	MAJOR	FROM MO	FROM YR	TO MO	TO YR	CIRCLE LAST COMPLETED YEAR	DID YOU GRADUATE?
GRADE							4 5 6 7	
HIGH							8 9 10 11 12	
COLLEGE							1 2 3 4 5 6	
OTHER SPECIFY								

GENERAL INFORMATION

WILL YOU WORK ANY SHIFT ANY DAY OF THE WEEK ☐ Yes ☐ No

IF NOT SPECIFY AVAILABILITY

LIST ANY SPECIAL AWARDS, CERTIFICATES OR LICENSES ISSUED TO YOU

TYPING SPEED

SHORTHAND SPEED

LIST ANY TRADE OR PROFESSION YOU HAVE

HOW MANY YEARS

LIST ANY MACHINES OR EQUIPMENT THAT YOU CAN OPERATE WITH CONSIDERABLE SKILL

LIST HOBBIES ACTIVITIES OR INTERESTS

WHICH OF YOUR LISTED JOBS DID YOU LIKE BEST (WHY)

WHICH OF YOUR LISTED JOBS DID YOU LIKE LEAST (WHY)

ARE YOU PRESENTLY EMPLOYED ☐ Yes ☐ No

WHY DO YOU WANT TO LEAVE

IF PREVIOUSLY EMPLOYED AT COORS INDUSTRIES PLEASE LIST COMPANY, APPROXIMATE DATES AND DEPARTMENTS

ARE YOU A MEMBER OF THE COMMUNIST PARTY OR ANY ORGANIZATION WHICH ADVOCATES THE VIOLENT OVERTHROW OF THE U.S. GOVERNMENT

HAVE YOU EVER BEEN CONVICTED OF A CRIME (OTHER THAN MINOR TRAFFIC VIOLATIONS) WITHIN THE LAST 5 YEARS? IF SO, LIST DATES, CHARGES AND RESULTS

REMARKS

I certify that the answers given by me to all questions on the application and attachments are true, correct and complete and without any significant omissions to the best of my knowledge and belief. I understand that any omissions or misrepresentation of fact in the application may result in refusal or separation from employment. I understand that I may be required to sign the company's employment agreement on inventions and confidential information, and that employment is contingent upon my passing the company's medical examination. Further, I may be required to satisfactorily complete pre-employment tests.

The time you have taken to complete this application is appreciated.

SIGNATURE (NOT ACCEPTABLE IF NOT SIGNED)

EMPLOYEES ARE OUR MOST IMPORTANT RESOURCE

Handout

WHY SOME APPLICANTS DON'T GET THE JOB

Below are some reasons why job applicants are turned down by their prospective employers. Rankorder the reasons according to which reason you feel is most responsible for people not getting the job they want. Number one on your list should be the reason most often given by employers for why a job applicant did not get the job. Number two the next most often given reason and so forth.

Unrealistic salary expectations of applicant

Being unprepared or disinterested at the interview

Personality conflict with prospective employer

Applicant has had too many jobs.

Having too little potential for growth in the company

Reluctance of the applicant to relocate

Handling negotiations with the employer improperly

Lacking the needed background for the job

Having worked at several menial jobs.

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FUNCTIONAL RESUME HANDOUT

Joe P. Jock
2020 E. Windsor Ave.
Fairview, Iowa 60810
Phone: 782-1021

Job Objective: MANAGEMENT TRAINEE

WORK EXPERIENCE:

Management experience consists of supervising a staff of ten concession workers at the annual county fair, assisting with publicity arrangements, and arranging for a sanitation crew.

Store management experience includes responsibility for closing out all cash registers at the end of day, and supervising three other cashiers.

POSITIONS HELD:

ASSISTANT FAIR MANAGER, Summers 1978 and 1979. Fairview County Fair, Office of the Manager, City Hall, Fairview, Iowa 60910.

HEAD CASHIER, September 1978 through June 1979. Morton's Drug Store, 1611 Sycamore St., Fairview, Iowa 60810

EDUCATION:

Fairview High School, Fairview, Iowa. Will graduate in June, 1980. Major in social science. Courses in business accounting.

EXTRACURRICULAR ACTIVITIES:

QUARTERBACK, Fairview High School Varsity Football, 1978 and 1979.

TEAM CAPTAIN, Fairview High School Varsity Basketball, 1979.

PRESIDENT OF SENIOR CLASS, 1979-80.

REFERENCES: Available upon request.

CHRONOLOGICAL RESUME HANDOUT

Susan M. Smith
1825 N. Wayne Avenue
Springfield, MO 80201
Phone: 893-2801

JOB OBJECTIVE: Secretary

WORK EXPERIENCE:

Full time, summers 1978, 1979	Clerk Typist, AC/DC Plumbing, Springfield, MO. Typed invoices and letters; answered 4-line telephone: filed paid bills and correspondence. Set up office supply inventory system.
9/78-6/79	Secretary to the owner, Mavis Real Estate, Springfield, MO. Responsible for managing small office; typed correspondence from dictaphone; answered telephone; set up alphabetical filing system.

EDUCATION:

Seymour P. Anderson High School, Springfield, Mo. Will graduate June, 1980. Major in English, courses in math, business machines, typing shorthand, and bookkeeping.

Springfield Art Academy, Springfield, MO. Four courses in calligraphy; two courses in figure drawing.

AWARDS:

Scholarship to Springfield Art Academy for the year 1980-81.

First prize in City of Springfield Poster Contest for the Bicentennial, 1976.

REFERENCES: Available upon request.

BALANCING A CHECKBOOK Handout
#1

Below is the check record of the checks written by a Mr. Willy Woozle for the month of September. Notice that he got tired of keeping a running balance around the 20th of the month. Also notice the deposits he made during the month.

Check No.	Date	Issued To	Amount of Check	Deposits	Balance
1036	9/2	Safeway	37.25		425.17
1037	9/3	Joe's Shoes	18.71		406.46
1038	9/5	Ptomaine Diner	12.02		394.44
1039	9/7	Dr. Gribble	25.00	500.00	869.44
1040	9/7	Plaza Pharmacy	11.11		858.33
1041	9/9	City of Hope Hospital	107.25		751.08
1042	9/12	Legal Beagles, Inc.	75.00		676.08
1043	9/17	District Court	25.00		651.08
1044	9/18	Mountain Plumbing	18.12		632.96
1045	9/20	CASH	75.00	300.00	857.96
1046	9/20	City Service Station	13.27		844.69
1047	9/21	A & Z Clothing	23.20		
1048	9/22	Brown Jug Liquors	17.12		
1049	9/22	Speedy Cleaners	6.04		
1050	9/23	Jake's Muffler	22.09		
1051	9/23	Spud's Tire Service	88.08		
1052	9/24	County Clerk	10.00		
1053	9/24	Medical Test Labs	15.00		
1054	9/25	Sparkle Jewelers	322.17	125.00	
1055	9/26	Red Robin Caterers	117.22		
1056	9/26	Rent-A-Tux, Inc.	50.00		
1057	9/27	Reverend Smiles	25.00		
1058	9/28	Uncle Ben's Rice Co.	8.22		

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Handout

BALANCING A CHECKBOOK
#2

Here is the bank statement that Mr. Woozle received from his bank of the first of October.

Date	Checks/Debits	Deposits/Credits	Balance
			Bal.Brt Frward $462.42
9/6	$37.25		425.17
9/6	12.02		413.15
9/7	11.11	$500.00	902.04
9/9	107.25		794.79
9/12	75.00		719.79
9/20	25.00	300.00	994.79
9/23	23.20		971.59
9/23	13.27		958.32
9/25	88.08		870.24
9/25	22.09		848.15
9/26	6.04		842.11
9/27	75.00		767.11
9/28	15.00		752.11
9/30	17.12		734.99
9/30	3.75 SC		731.24
9/31	10.00 SC		721.24
	SC=Service Charge		

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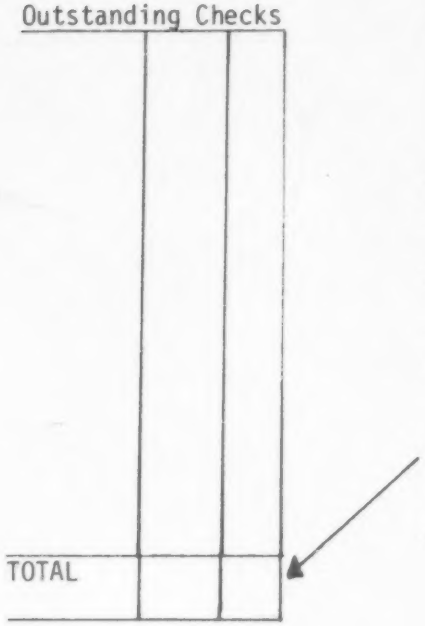
BALANCING A CHECKBOOK #3 Handout

To Balance Mr. Woozle's checkbook, follow these steps:



1) List all outstanding checks that have not been charged to the account. (Those that do not appear on the bank statement). Add these checks.

2) Enter the closing Balance from the bank statement.

3) Add any deposits not shown on the bank statement.

4) Add the total of number 2 and the total of number 3.

5) Subtract the total of outstanding checks from number 4.

6) This result should agree with the balance shown in your checkbook--unless the bank has charged you some service charges. If so, go to number 7.

7) Add the total service charges to number 6.

8) This result should agree with your checkbook balance unless you have made some math error.

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DISCUSSION GUIDE FOR BUDGET PANEL PARTICIPANTS

I have asked you to discuss your budget philosophy with my Consumer Economics class. You will be representing one or more of the following budget categories. Identify the category to which you belong and briefly review your methods of money management.

1. Married with separate account.
2. Married earning two salaries but living on one.
3. Married earning one salary.
4. Individuals who save no money and use credit freely.
5. Individuals who invest money carefully.
6. A large family living on a limited income.
7. A couple with no children who have two comfortable salaries.
8. Individuals who are seriously looking toward retirement.

Things that you might include in your presentation:

Number of people in your family: husband, wife, children
What is your main source of income?
Do any other members of your family work?
Mention any short and/or long range budget goals of your family and how you expect to accomplish them.
Does your family use credit: charge accounts, credit cards, bank overdraft coverage, etc.?
Are you paying off an installment loan: car, appliance, furniture?
Do you allocate money for individual spending categories: monthly, yearly, never?
Do you budget or plan ahead for next year's vacation?
What expenses are involved in raising your children?
Do you save money to purchase a major item or do you buy it on credit and pay for it monthly?
Do you plan menus and shop for groceries regularly or do you shop for groceries when you need to?
Are you presently attempting to cut down your spending in a certain area: gasoline, food (home canning), etc?
Are you buying a home, renting a house, renting an apartment?

Handout

HOW SHOULD YOU HANDLE YOUR MONEY?

Circle the three most important things you should do in order to insure that you handle your money efficiently. Then rank order the three you have circled (#1 is most important, then #2, etc.)

Keep a budget

Pay everything by check

Discuss each major purchase with your husband or wife before you make it.

Never carry more than $5 in cash

Never use credit cards.

Enroll in a payroll deduction savings plan

Never buy things on credit

Never use a checking account

Keep one month's salary in savings for emergencies

Other _____

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Handout

INFLATION

Below are some situations involving the effect of inflation on various people. You are to imagine that you are the person described. Make the calculations asked for and answer the questions for each situation.

1. You are a 60 year old retired businessperson. You get a social security check of $425 each month as well as a pension check of $380. You rent an apartment for $225 per month, and your groceries cost you $170 per month. Utilities are $52 per month, and you spend $80 for other miscellaneous expenses.
   Calculate your expenses three years from now if inflation stays at
   6% _____ 10% _____ 13% _____
   What problems will you have three years from now?

2. You have graduated from high school this year. Your tuition, books, etc., for college at Ft. Lewis will be $800. If inflation is at 9% per year, what will your costs be for your second year? _____
   Third year _____ Fourth year?_____

3. You work for a large company and receive a yearly salary of $14,000 per year. Your expenses for a year are $12,000. You have a cost of living increase built into your salary schedule of 6% yearly.
   What will be your yearly salary five years from now? _____
   What will be your expenses five years from now given a 12% inflation rate? _____ What kind of problems will you have in five years?

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Handout

ADVERTISING GIMMICKS

Below are some examples of common advertising gimmicks with a few examples for each.

1) WEASEL WORDS. Weasel words are put before a statement about a product in such a way that they reverse the meaning or nullify the meaning of the statement. For example, "Ivory leaves your dishes virtually spotless." *Virtually* is the weasel word. Other common *weasels* are: helps, can be, as much as, tackles, fights, resists, the feel of, looks like, fortified, etc.

2) COMPLIMENT THE CONSUMER. This type of gimmick makes the potential consumers feel good about themselves. "You've come a long way, baby," is a good example of this type of claim. Others are, "we think cigar smokers are sombody special," and "The smart shopper buys _____."

3) THE SCIENTIFIC CLAIM. "Rainbo helps build strong bodies 12 ways." In this claim it seems like scientific proof is being offered when it really is not. Other examples are "Test results indicate 30% fewer cavities." "Tested by doctors at a major hospital." "Crest gives fewer cavities." What the scientific claim does not tell you is that if you brush with Baking Soda everyday you will have fewer cavities, too.

4) THE "SO WHAT" CLAIM. In this type of gimmick a claim is made that is true but the claim contains nothing to indicate that the product is better than any other. If you stop to think about this type of claim you will react by saying "so what?" Examples are: "Listerine fights bad breath." "Campbells gives you not

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one but two chicken soups."

5) THE "WE'RE DIFFERENT" CLAIM. This type of claim says that products are different, but tries to make you think that being different is something special. "Mercury is like nobody elses car." Of course, all cars are different, but that is no reason to buy one.

6) THE VAGUE CLAIM. The vague claim simply doesn't say too much, but it uses nice words to say it. Examples are "Lips never looked so luscious," and "Prell makes hair feel new again." You might ask, "How does new hair feel?"

7) THE SUPERSTAR CLAIM. These are among the most simple minded of advertising gimmicks and are based on the use of Superstars telling you they use a certain product and so should you. Examples are, Joe Namath for Lazy Boy Chairs, and Farah Fawcett with various beauty products.

8) THE UNFINISHED CLAIM. This gimmick revolves around saying that a product has more or is better, but the claim never says what the product has more of or is better than. Examples include: "Oxydol gives you more." More of what? "You can be sure if it is a Westinghouse." and "Ford makes it better for you." Better than what?--a bicycle or a horse and wagon?

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Handout

THINGS TO CHECK

You are 19 years old and are going to buy your first car. You have left home and cannot depend on your parents to help you find a good buy. You go to a car lot to look at a 1967 model used car. What are some of the things that you should check on this car before you decide to buy it?

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BUYING A USED CAR

Preliminary Checks

Brake and Clutch pedals (excessive wear)

Odometer (60,000 miles plus = trouble)

Odometer statement

Service records (door jams or glove box)

Tires (bald spots and uneven wear)

Shocks (leaks)

Brake cylinder (leaks)

Body rust

Exhaust system (leaks and rust)

Oil Pan (leaks)

Transmission (leaks)

Differential (leaks)

Tailpipe (soot)

Ball joints (¼" play)

Belts (cracks & wear)

Radiator hoses

Oil (gooey)

Radiator (leaks)

Spark plugs

Battery terminals

Dents/re-painting = wreck

Windshield

Road Check

Starter

Transmission
Manual (shifts smoothly)
Automatic (jerks)

Wheel alignment (turn left & right)

Brakes (full pedal) (pulling to one side)

Gauges (oil, temp., and alt.)

Muffler (leaks & rattles)

Suspension (rough roads)

After Road Test Checks

Radiator (leaks)

Oil pan (leaks)

Transmission (leaks)

Title (liens)

Blue Book

Economy

Repairability

Parts

Compression Check

Salesman (Does he seem honest?)

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Handout

CONSUMER RESEARCH FORM ON BRANDS

Item _____

Brand_____

1) What is the source of information?

Magazine ad _____

Book _____

Newspaper ad _____

Another person _____

Other (Specify) _____

2) What claim did the source make about this brand?

3) How well can you trust this source of information? Why?

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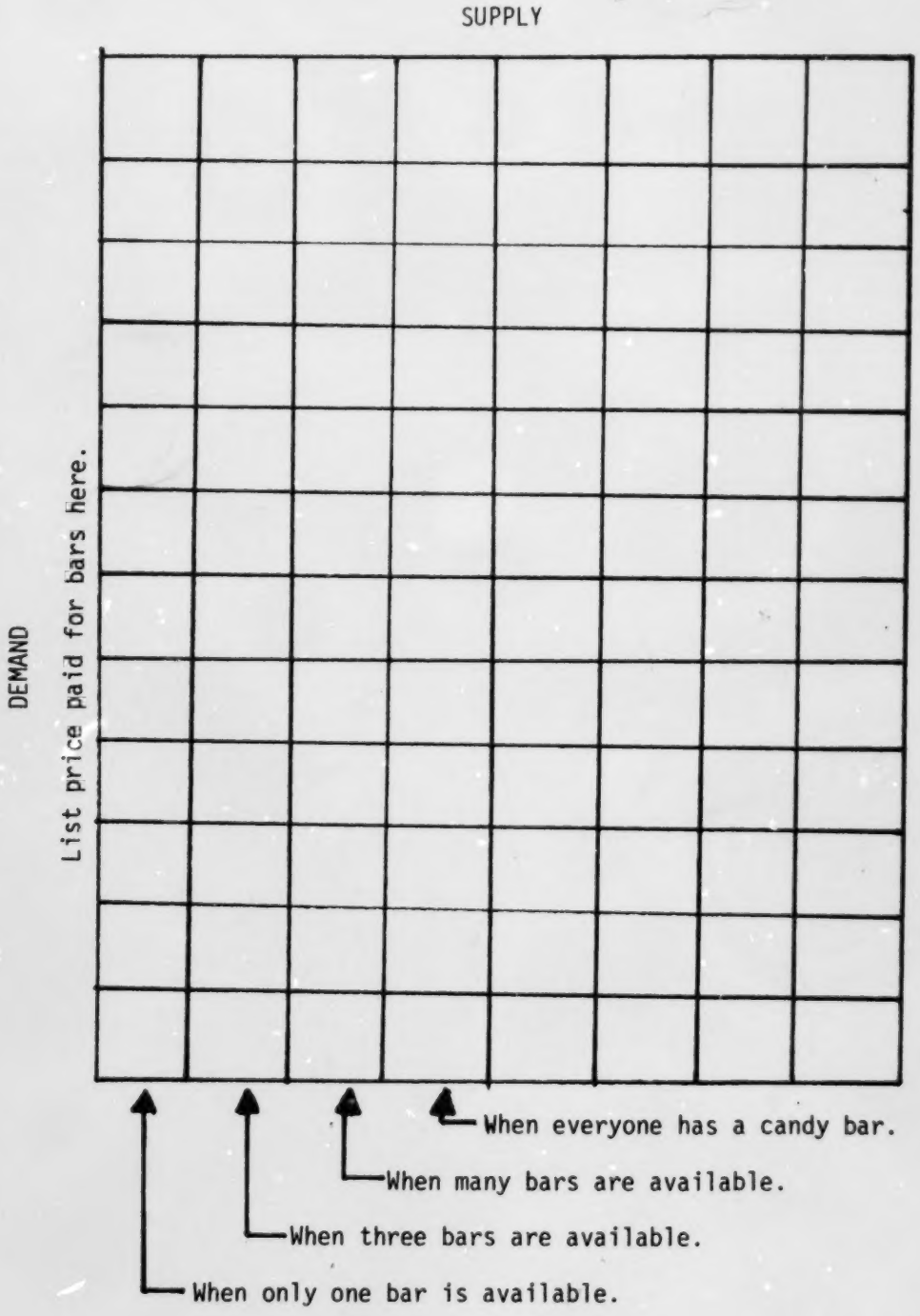
SUPPLY AND DEMAND GRID MODEL


SUPPLY
DEMAND
List price paid for bars here.
When only one bar is available.
When three bars are available.
When many bars are available.
When everyone has a candy bar.

Handout

SITUATIONS FOR "GET THE BEST DEAL"

1. You have to entertain at dinner and breakfast, two adults and two preteenagers. You hear about this at 3:00 p.m. on the day of their arrival. You have $8 and your refrigerator is empty.

2. You just got off the plane from Afghanistan. Your luggage with traveler's checks, credit cards, and toiletries has been lost. You are to meet your new in-laws the following morning. You have $2.75 to make yourself presentable according to your values.

3. The current love of your life is a ski enthusiast. You have been invited for a week in Vail. Outfit yourself with equipment and clothing from your savings of $130. The only thing you are able to borrow is a down-filled jacket.

4. You have just ruined (blown it) a radial tire on your Pinto. You need to have a new one now. Make arrangements for purchasing and installation. You have a credit card. Come up with the best buy.

5. You really want to have fun on your date for Saturday night. Unfortunately you only have $5. How would you spend the evening? (Hint: transportation costs, etc.)

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SHOPPING LOG

1. How did we decide to shop where we did?

2. What stores, etc., did we visit?

3. Were there any deceptive or illegal marketing practices?
   (Example: bait-and-switch, used items sold as new)

4. What problems did we encounter?

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Dear Businessman:

Students from the (school district) will be actively using community resources and participating in their community while enrolled in courses on consumer education.

We are seeking your support and participation in making (community's) youth better consumers. This class is activity oriented and we ask your cooperation in realizing that these types of consumer experience are new to these students.

Students from (school) will be utilizing your organization, (agency name), to complete a consumer assignment on (date). There will be adult supervision of these students.

If there are any problems concerning the students' behavior on (date), please contact me.

Sincerely,

Teacher
(Phone number)

(school)
(address)
(date)

_____ has my permission to participate in a Consumer Awareness Project. I understand that if my son/daughter drives his/her car, he/she will assume liability for his/her passengers. I understand that a teacher will not be with each group of students at all times, but will provide direction, monitoring, and evaluation of each project.

_____
(Parent's Signature)

_____
(Date)

Handout

CALCULATING GAS MILEAGES

Using the following statistics (from *Consumer Reports*) make the calculations below.

Cars and Estimated Gas Mileages

Datsun B-210	City - 21.0 m.p.g.	Hwy - 37.5 m.p.g.
Chevrolet Chevette	City - 19.0 m.p.g.	Hwy - 34.0 m.p.g.
Toyota Corolla	City - 18.5 m.p.g.	Hwy - 32.0 m.p.g.
Buick Skylark	City - 11.5 m.p.g.	Hwy - 22.5 m.p.g.
AMC Matador	City - 10.0 m.p.g.	Hwy - 17.5 m.p.g.
Oldsmobile Cutlass	City - 10.5 m.p.g.	Hwy - 19.5 m.p.g.
Cadillac Seville	City - 9.5 m.p.g.	Hwy - 19.5 m.p.g.
Ford LTD	City - 10.5 m.p.g.	Hwy - 20.0 m.p.g.
Dodge Charger	City - 9.5 m.p.g.	Hwy - 17.5 m.p.g.

1. If the average driver drives 1,000 miles per week (300 city and 700 hwy), how many gallons will be required per month for each car listed above?
2. If gasoline costs 58.9¢ per gallon, what will it cost to drive each of the cars per week? Per year?
3. There are 75 million American drivers. If all these drivers average 10.5 city and 19.0 hwy for their cars--how many gallons of gasoline will they use in a year? Each driver will drive 3,000 miles city per year and 9,000 hwy.
4. If these 75 million drivers switched to cars that averaged 20.0 city and 32.0 hwy, how many gallons of gasoline would they use?

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5. If gasoline costs 58.9¢ per gallon--what would be the yearly savings if Americans drove smaller cars? Make the same calculations if gasoline goes up to 75¢ per gallon.

6. Why do you think Americans drive large cars?

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Handout

MEXICAN VACATION

You are going to Mexico!!! During the Christmas break you and your friend have decided to go to Mexico. What you need to do is decide where you are going. After you have decided that, you will need to answer the following questions in order to plan your trip:

1. Where are you going to stay each night for ten nights? How much will it cost?

2. How will you travel? How much will it cost?

3. What will you eat for 10 days, and where are you going to eat each meal? How much will it cost?

4. What shots, passports, visas, etc. are necessary? How much will they cost?

5. What are you going to do, and what will you see in Mexico? How much will it cost?

6. What are the present dollar/peso exchange rates? If you were going to spend only pesos, how much will the entire trip cost in pesos?

7. What do you expect to be your biggest problems in Mexico?

Probably the best way to do this is with a daily itinerary in which you cover all the above questions for each day.

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CALORIC VALUES OF TYPICAL FOODS

	Size of Portion	Calories	Protein
BREADSTUFFS			
CEREALS			
Bread, whole grain or enriched	1 medium slice (4/4 oz.)	60	2
Cereal, cooked, whole grain or enriched	½ cup	60	2
Cereal, ready-to-eat, whole grain or enriched	½ cup	55	1
Rice or macaroni	½ cup cooked	85	2
Grits, enriched	½ cup cooked	60	2
Noodles	½ cup cooked	100	4
Cornmeal muffin	1 medium, 2¼" diam.	150	3
Rolls, plain, enriched	1 medium	115	3
Rolls, sweet	1 medium	135	4
Biscuits, baking powder, enriched	1 medium	140	3
Waffle	1 medium, 4½ x 4, ½ x ½	210	7
Pancake	1 thin, 4" diam.	60	2
Crackers, saltines	2 medium	35	1
Gingerbread	1 piece, 2" square	175	2
PASTRIES AND PUDDINGS			
Cookies, plain	2 small or 1 large	120	1
Cookies, oatmeal	2 small or 1 large	115	2
Wafers, as vanilla	2 small thin	30	—
Cupcake, not iced	1 medium, 2¼ diam.	145	2
Cupcake, iced	1 medium, 2¼ diam.	185	2
Brownies	1 piece, 2 x 2 x ¾	140	2
Cake, not iced	Medium piece, 2 x 3 x 1½	200	2
Cake, chocolate icing	Medium piece 1/16 10"	370	4
Cake, angel food or sponge	Small piece, 2" sector	115	3
Doughnut	1 medium	125	1
Eclair, chocolate	1 average	315	8
Pie, fruit	1/7 medium size pie	350	3
Pie, custard type	1/7 medium size pie	280	8
Pudding, cornstarch, vanilla	½ cup	140	5
Pudding, rice with raisins	½ cup	160	5
Fruit Betty	½ cup	175	2
Prune whip	½ cup	100	2
Custard	½ cup	145	7
Gelatin dessert with fruit	½ cup	80	2
SAUCES			
Cream sauce or milk gravy	2 tablespoons, medium thick	55	1
Cheese sauce	2 tablespoons, medium thick	65	2
Hollandaise sauce	1 tablespoon	50	1
Catsup, chili, or tomato sauce	1 tablespoon	20	—
Custard sauce	2 tablespoons	40	2
Fruit sauce	2 tablespoons	65	—
Chocolate sauce	2 tablespoons	90	1
Hard sauce	2 tablespoons	100	—
Butterscotch sauce	2 tablespoons	200	—
CANDY			
Candy bar, milk chocolate	1 small bar (7/8 oz.)	130	2
Mints or patties	1 average (10 to pound)	40	—
Chocolate creams	1 average (35 to pound)	50	—
Fudge, praline	1 piece, 1" square	100	—
Peanut brittle	1 piece, 2½ x 2, ½ x 3/8	110	2
Gumdrops	1 large or 8 small	35	—
Marshmallows	1 average (60 to pound)	25	—

FOUNTAIN SPECIALTIES			
Milkshake, chocolate	Fountain size (5 oz.) 2 tablespoons of cream	340	8
Malted milkshake	Fountain size	280	13
Cocoa, all milk	1 table size cup (6 oz.)	175	7
Sundaes	1 medium, 2 tablespoons topping	240	3
Eggnog	1 large glass (8 oz.)	290	15
Carbonated drinks	1 large glass (8 oz.)	95	—
Lemonade, lightly sweetened	1 large (10 oz.)	130	—
Ginger ale	1 large glass (8 oz.)	70	—
Gingerflip	1 large glass milk, ginger ale, ice cream	225	6
Mint cow	1 large glass (milk, chocolate syrup, mint extract, ice cream)	320	8
OTHER SNACKS			
Cheeseburger, including bun	1 medium, 1 oz. cheese, plain bun	435	24
Pizza, quickly made type	1 medium serving, 4" diam.	185	7
Hamburger, including bun	1 medium, lightly buttered bun	315	17
Hot dog, including bun	1 medium	270	9
Taco with beef filling	1 ½ oz. taco, 2 oz. ground beef filling	480	17
Potato chips	10 medium or 7 large	115	1
Pickles	1 large dill or 4 slices cucumber pickle, or 1 tablespoon relish	15	1
Olives, green	2 medium olives	8	—
Pretzels	5 small sticks	20	—
Popcorn, lightly buttered	½ cup	35	—
COUNT THESE, TOO			
Salad dressing, cooked type	1 tablespoon	30	1
French dressing	1 tablespoon	60	1
Mayonnaise	1 tablespoon	110	—
Lemon juice or vinegar	1 tablespoon	5	—
Salad oil	1 tablespoon	125	—
Oil, syrup, honey	1 tablespoon	60	—
FRUITS			
Fresh, unsweetened	1 medium serving	100	1
Citrus fruit	Small orange, ½ grapefruit	60	1
Banana	1 medium, 6 x 1½ (5 oz.)	85	1
Melon	½ medium cantaloupe	60	1
Peach	1 medium	35	1
Strawberries	1 cup	55	1
Grapes	Small bunch	55	1
Blackberries, raspberries	1 cup	75	1
Apple	1 medium	7	—
Avocado	1 medium	90	1
Cooked, lightly sweetened	½ cup	100	1
Dried	¼ cup raisins, 4 prunes or 2 small figs, 3-4 dates	115	1
Fruit juice	½ cup	50	1
Tomato juice	½ cup	25	1
VEGETABLES AND SALADS			
Green beans	½ cup, cooked	15	1
Green, leafy vegetables	½ cup, cooked	20	2
Carrots	½ cup, cooked	20	1
Root, others as beets, onions	½ cup, cooked	25	1
Squash, winter	½ cup, cooked	65	2
Legumes, green peas	½ cup, cooked	60	5
Baby lima beans	½ cup, cooked	90	6
Starchy, as corn	½ cup, cooked	90	6
Potatoes, white	1 medium potato, cooked	80	2
Potatoes, mashed	½ cup	65	2

Potatoes, french fried	6 pieces, ½ x ½ x 2"	90	2
Potatoes, sweet	½ medium potato, cooked	85	1
Raw carrot, tomato	1 small to medium	25	1
Celery	2 small sticks	5	—
Lettuce	⅟ medium head	15	1
Tossed salad, mixed vegetable	¼ cup without dressing	30	2
Coleslaw	½ cup	60	1
Carrot and raisin salad	3 heaping tablespoons	150	2
Waldorf salad	3 heaping tablespoons	140	2
Potato salad	½ cup	185	2
Chicken and celery salad (or tuna and celery)	3 heaping tablespoons	186	16
DAIRY FOODS			
Cheese, American or Swiss	1 medium slice (1 oz.)	110	8
Milk, whole	1 glass (8 oz.)	160	9
Milk, skim or buttermilk	1 glass (8 oz.)	90	9
Milk, 2 percent	1 glass (8 oz.)	148	11
Milk, chocolate drink	1 glass (8 oz.)	190	8
Cheese food, cheddar type	2 tablespoons (1 oz.)	90	6
Cheese, cottage, creamed	2 tablespoons (1 oz.)	30	4
Cheese, cream	2 x 1 x ½ or 2 tablespoons	110	2
Butter	1 tablespoon (½ oz.)	100	—
Butter	1 tablespoon or small pat	35	—
Cream, light, table	2 tablespoons	60	1
Cream, heavy, whipped	1 heaping tablespoon	50	—
Half-and-half	¼ cup	80	2
Ice cream, vanilla	¼ pint (½ cup)	145	3
Ice cream, as for a la mode	Medium scoop (1/5 pint)	115	2
Ice cream, as in a cone	Small scoop (1/6 pint)	100	2
Sherbert	½ cup	120	8
Yogurt, partially skimmed milk	1 cup	120	8
MEAT, FISH, POULTRY, EGGS, LEGUMES			
Meat, fish, poultry	1 serving (3 oz. cooked), lean to medium fat, averaged (weight without bones)	245	23
Liver	1 serving (3 oz. cooked)	195	23
Frankfurter	1 medium	155	6
Luncheon meat	2 medium slices (2 oz.)	165	8
Ham, boiled or baked	1 thin slice, 5 x 4 x 2 (1 oz.)	80	6
Tuna, canned	1/3 cup (2 oz.)	115	16
Chicken, creamed	½ cup	210	18
Sausage, cooked	1 link, 3" long (2/3 oz.)	90	3
Bacon, crisp	2 long slices (½ oz.)	100	5
Egg	1 medium	80	6
Eggs, scrambled	1 egg, tablespoon milk, tablespoon butter	125	7
Dried beans	¾ cup, cooked	175	12
Baked beans with pork	¾ cup	240	12
Peanut butter	2 tablespoons (1 oz.)	190	8
Nuts, shelled, roasted	3 tablespoons, chopped (30)	165	6
OTHER POPULAR MAIN DISHES			
Meat and vegetable stew	¾ cup	160	12
Cheese souffle	Medium, serving 1½ x 2 x 2½	150	9
Macaroni and cheese	¾ cup	150	4
Spaghetti, Italian style	½ cup with cheese	260	9
Chicken pie, peas, potatoes	1 pie, 4½" diameter	135	23
Soup, navy bean	1 cup	170	8
Soup, creamed types	1 cup	135	2
Oyster stew, made with milk	1 cup (3-4 oysters)	200	11
Chili con carne, with beans	1 cup	335	19

Handout

IDEAL CALORIE INTAKE FOR BOYS AND GIRLS AT VARIOUS WEIGHTS

Boys

Age	9-12 years	12-15 years	15-18 years
Suggested Calories Per Pound Per Day*	33 Calories	31 Calories	25 Calories

Multiply your body weight by the number of calories for your age group.

Girls

Age	10-12 years	12-14 years	14-16 years	16-18 years
Suggested Calories Per Pound Per Day*	29 Calories	24 Calories	21 Calories	19 Calories

Multiply your body weight by the number of calories for your age group.

* If you are very active physically, add 10% more calories than your daily total.

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Handout

SUPERMARKET FOOD ADS

Answer the questions using the food ads that you have.

1. What is the cheapest fruit per pound? _____

   Which paper is it advertised in? _____

2. What is the cheapest vegetable per pound? _____

   Which paper is it advertised in? _____

3. List five items that are advertised in both papers.

4. Compare a meat item that is advertised in both papers. Which is cheapest?

5. Compare the toilet paper values in both papers.

6. Compare the coffee values in both papers.

7. Compare the frozen food values in both papers.

8. Compare the cheese item values in both papers.

9. Compare the soap values in both papers.

10. Compare the margarine or butter values in both papers.

11. Prepare a menu for three meals (breakfast, lunch, and dinner) using the foods advertised in your paper. Total the cost for everything you will need to prepare the three meals.

12. Now go to a supermarket and price all the items on your list using the regular everyday prices for each item. Total your shopping list and compare it with the total you got from using the sale prices in the ads.

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Handout

WHICH PACKAGE OF FOOD SHOULD I BUY?

You have three different packages of the same type of food. Perform the following calculations and answer the questions below using the three packages of food.

1. What is the cost per ounce for each type of package?

   Can _____ Frozen _____ Fresh _____

2. List the ingredients added to the food of each package.

   Can -

   Frozen -

   Fresh -

3. Rate the taste of the food from each package? Use *good*, *better*, and *best* when you do the rating.

   Cans _____ Frozen _____ Fresh _____

4. Rate the foods in terms of their nutritional value. Use *good*, *better*, *best*.

   Cans _____ Frozen _____ Fresh _____

5. Rate the foods in terms of convenience? Use *good*, *better*, *best*.

   Cans _____ Frozen _____ Fresh _____

6. Next time you buy a food that is available in these packages, which will you buy? Why?

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Handout

HOME GARDEN

Imagine that you have a family of four people. You decide to have a garden in your backyard to grow your own food. You decide to use a 40 x 50 foot piece of ground for your garden. The rows in the garden are three feet apart with a two foot border on both sides. Using the chart below and a price list provided by the teacher, plan your garden and answer the following questions:

1. List all the vegetables you will grow, the expected yield, and the savings you can expect to make. Use only the vegetables on the chart.

2. What expenses do you think you will have in growing the garden and preserving the food?

3. List the vegetables that can be preserved and the method used for each.

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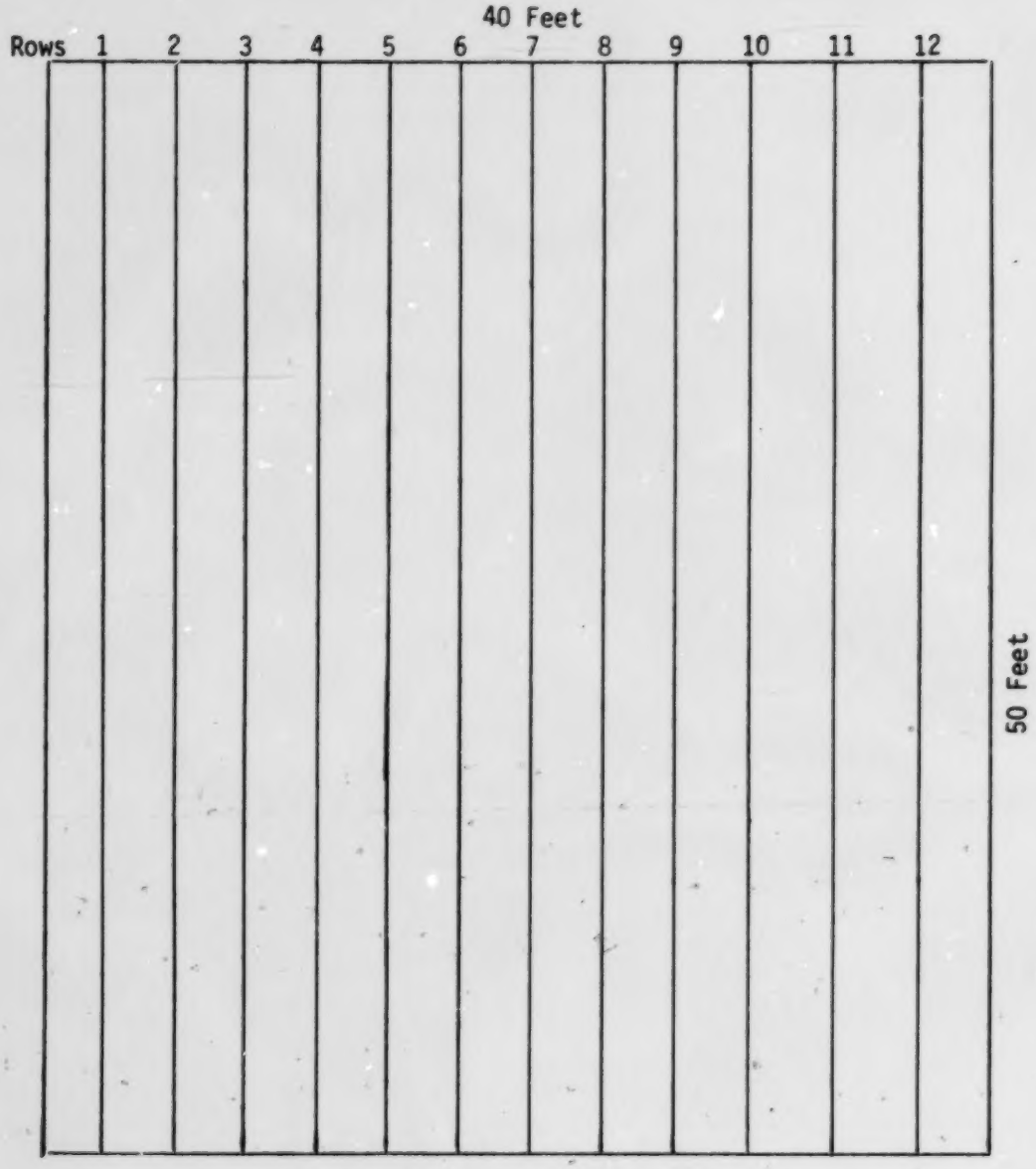
Handout

GARDEN DESIGN



Write in the vegetable you will grow in each row. You can use part of a row if you do not want a full row yield.

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VEGETABLE	YIELD PER 50 FOOT ROW	DAYS TO MATURITY	DURATION OF HARVEST	AVERAGE YEARLY CONSUMPTION PER PERSON	COST PER PACKAGE OF SEED
Tomatoes	150-175 lbs.	75-100	6-8 weeks	35 lbs.	.70
Lettuce-head	100 lbs.	45-75	10-14 weeks	25 lbs.	.55
Onions	50 lbs.	120-150	1 harvest	15 lbs.	.49
Carrots	50 lbs.	45-90	4 weeks	25 lbs.	.49
Green beans	25 qts.	60-75	6 weeks	35 lbs.	.55
Cabbage	25 heads	90-120	1 harvest	5 heads	.45
Squash-winter	150 lbs.	90-110	1 month	12 lbs.	.49
Radishes	30 lbs.	45-75	1-2 weeks	2 lbs.	.44
Cucumbers	75 lbs.	70-80	4 weeks	12 lbs.	.59
Peas	30 lbs.	60-75	1-3 weeks	15 lbs.	.57
Broccoli	30 lbs.	100-120	4 weeks	14 lbs.	.49
Spinach	20 lbs.	50-75	1-2 weeks	5 lbs.	.49
Chinese cabbage	50 lbs.	100-120	1-3 weeks	4 heads	.49
Turnips	40 lbs.	75-90	4 weeks	20 lbs.	.44
Peppers	30 lbs.	90-110	2-4 weeks	15 lbs.	.59

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GARDEN YIELD

Handout

Handout

CONTRACT FOR CONSUMER ECONOMICS CREDIT

PARTIES This Contract entered into this _____day of _____ by and between _____ and _____ _____, hereinafter sometimes referred to as Teacher, and such designation shall refer to said individual, and may refer to any other individual or individuals or groups of individuals, jointly or severally, who, from time to time may be designated by the abovenamed individual as Coordinator with all of the rights and privileges extending to the said additional individuals as if they were in body and soul the abovenamed individual in their capacities as Coordinators, and _____, hereinafter sometimes referred to as "Teacher," such designation to include both the male and female genders and neuters if any may enter into this Contract as provided herein; provided however that Instructors reserve the right to refer to all male students in the female gender and all female students in the male gender; provided further that all neuters may be required to enter the classroom backwards and on their knees carrying pens in their mouths; provided further that if any party to the Contract herein agrees not (whether slightly, or greatly, to some degree--lesser or more, or in any way doubts the efficacy of this Contract herein) with this specific further proviso herein said Teacher shall upon reading hereof, *vis*, of this specific proviso, initial the margin to the right of this specific provisor herein and tip his head; and further provided that all parties to this Contract herein hereby agree that any provisos herein shall be defined for purposes of this Contract herein, and the same shall mean, exactly the opposite of what they in their declarations, they first being set for in English of the Queen's liking, say, declare, depose, state and can reasonably interpreted as stating for purposes of this Contract herein;

PURPOSE AND THE PARTIES hereto being of sound mind, recognizing the righteous purpose of this Contract, *vis*, to establish as between the Instructors and the students a contractual relationship which may later, in the course to be set forth below in this Contract herein, develop into a martial or other relationship as to which the specific parties may later agree, out of which contractual relationship may devolve a situation whereby the Coordinators lead a class in Consumerism and students serve as participants in said class as provided herein;

COURSE AND IN recognition of the importance of said course, and for consideration to be given or which has been given, or which shall be stated herein, Instructors agree to lead a workshop entitled Consumerism and students agree to sit for

said course, all covenants, and warranties being hereupon agreed to and accepted, to wit:

TIME 1. The class shall meet daily and shall thereafter meet at teachers request and further provided that if a student shall attend all sessions of the course as herein stated, said student and each and every said student shall be liable for the loss of two (2) of their issue, the same being the issue of their body, the said issue to be disposed of as Instructors may from time to time direct or designate;

PLACE 2. The course shall meet as herein above set for at School District _____ in the County _____, in the State of _____; provided that each and every teacher who shall first attend said course as herein by signing this Contract herein shall, as the Coordinators from time to time may direct or designate, be made to assume a position antithetical to the normal position assumed by a *Homo sapiens* during natural locomotion before the entire class; and further provided that the within proviso first abovepreceeding this further proviso herein may be ameliorated if for any reason the Workshop should not meet as scheduled;

CREDIT 3. The Class shall give Students 1/2 credit toward high school graduation.

QUOVADIS 4. The Course shall be offered under the auspices of the _____Public Schools, Division of Instruction, further to that stated hereinabove, of availing the Teachers of a lay knowledge, information and expertise Coordinators may from time to time desire to press upon said Teachers; provided that if Teachers and any of them should expire, pass on, die or otherwise meet their demise while in attendance at the high school as described hereinabove, or while apart from said class, the estate of said Students and any of them shall be given intact to Coordinators who may use said estate and the proceeds therefrom in whatever manner they may from time to time direct or designate:

THE PARTIES to this Contract herein agree that the within contract is and represents the entire Contract and agreement between and among the parties hereto, and to no other contract or agreement, written or oral, express or implied, exists as between and among the parties hereto with respect to the matters herein set forth and agreed to.

THIS CONTRACT, and each and every part hereof shall be governed in all respects by the laws of the State of _____.

WHEREON, the parties hereto set forth their seals and signatures as evidence of their agreement in and to this Contract, upon the date first abovewritten.

_____ TEACHER

_____

_____

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Complete All Appropriate Sections and Return To

HEALTH SCIENCES CENTER
Application for Medical Service

APPOINTMENT DATE _____
PHYSICIAN _____

LAST NAME OF APPLICANT	FIRST NAME	MIDDLE NAME	DATE OF BIRTH	SEX

MOTHER'S MAIDEN NAME	FIRST	FATHER'S LAST NAME	FIRST NAME	SOCIAL SECURITY NUMBER

STREET ADDRESS OF APPLICANT	CITY	COUNTY	STATE	ZIP	TELEPHONE

GUARANTOR NAME (PERSON RESPONSIBLE FOR PAYING BILL)	NAME OF PERSON-TO-NOTIFY IN EMERGENCY	RELATION TO PT.

ADDRESS	ADDRESS

CITY, STATE ZIP	PHONE	CITY, STATE ZIP	PHONE

NAME OF GUARANTOR'S EMPLOYER	NAME OF OTHER EMPLOYER (IF APPLICABLE)

ADDRESS	ADDRESS

CITY, STATE ZIP	CITY, STATE ZIP

REFERRING PHYSICIAN'S NAME	ADDRESS	STATE	ZIP	PHONE NO.

APPLICANT'S RELIGION	MARITAL STATUS	ETHNIC ORIGIN	YEARS IN STATE	ANNUAL FAMILY GROSS INCOME TOTAL	NO. IN FAMILY

NAME OF INSURANCE COMPANY	POLICY NO.	GROUP NO.	NAME OF POLICY HOLDER	TYPE OF COVERAGE
NAME OF INSURANCE COMPANY	POLICY NO.	GROUP NO.	NAME OF POLICY HOLDER	TYPE OF COVERAGE
NAME OF INSURANCE COMPANY	POLICY NO.	GROUP NO.	NAME OF POLICY HOLDER	TYPE OF COVERAGE

IF ENTITLED TO MEDICARE NAME OF BENEFICIARY	CLAIM NUMBER	EFFECTIVE DATE

IF ENTITLED TO STATE MEDICAID PERSON ELIGIBLE	COUNTY NUMBER	STATE I.D. NUMBER	CAT. CODE	EFF. DATE

I have read the back of this form, and certify that I understand its contents and acknowledge that no guarantees have been made to me as to the results of treatment or examination done in the hospital; and by executing this form, I do accept the terms of this agreement and certify that I am authorized to sign and accept this agreement on behalf of myself or the patient.

DATE _____ PATIENT OR REPRESENTATIVE _____

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FORM 3321

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University of Health Sciences Center

CARE AND SERVICE AUTHORIZATION

TO THE PATIENT OR PERSON ACTING FOR THE PATIENT: The information on this page is important to you. It enables you to give consent for needed medical care and services, as well as for the release of information from your records for medical and administrative purposes. It also discusses payment of your medical bills and tells you how to safeguard your valuables from loss or theft.

1. **CONSENT FOR TREATMENT:** Knowing that I am suffering from an illness or condition requiring hospital care, I do hereby apply for and voluntarily consent to inpatient and/or outpatient care ordered by my physician, his assistants or designees. I understand that if surgical operations or extensive medical procedures are required, said surgical and medical procedures will be fully explained to me, and my specific consent to such procedures will be necessary. I also understand that the information in my medical record is confidential and will not be released to any unauthorized person or agency without my consent.

2. **FINANCIAL AGREEMENT:** In consideration of and for the purpose of inducing the services to be rendered to the patient, I agree on behalf of myself and, if I am not the patient, on behalf of the patient as well, that I and the patient obligate ourselves to pay the account of the Regents of the University of Colorado in accordance with the rates and terms established.

3. **ASSIGNMENTS OF BENEFITS:** I hereby authorize payment directly to the Health Sciences Center of hospital benefits, including major medical benefits otherwise payable to me, but not to exceed the balance due of the hospital's regular charges. I understand that I am financially responsible to the Health Sciences Center for charges not covered by this authorization.

4. **RELEASE OF INFORMATION:** I hereby grant permission to the hospital to disclose such information from the patient's records as may be required by the referring doctor, or health and/or governmental agency, and to disclose to any insurance company or financial sponsor of the patient such information as may be required for the payment of the account for services rendered to the patient.

5. **SAFEGUARDING VALUABLES:** It is understood that the hospital has a safe in which patients may store valuables as a protection against loss or theft. I understand that the hospital is not responsible for any items not placed in its custody for safekeeping.

FORM 3321

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Handout

PLANNING A TRIP

Imagine that you are a businessperson in New York City. You have to go to Albany for a Monday afternoon meeting (2:00p.m. to 4:00 p.m.). It is impossible for you to leave New York before 9:00 a.m. After the meeting in Albany you need to get to Syracuse so that you can spend the night there and attend an early meeting (8:00 a.m. to 9:00 a.m.) the next day. After the Syracuse meeting you need to return to Albany for another 2:00 p.m. to 4:00 p.m. meeting. You then plan to have dinner in Albany with a friend and return to New York on the last possible train of Tuesday evening. Complete the table below as you plan your trip schedule.

	CITY	TIME	DAY	NAME OF TRAIN
Dp				
Ar				
Dp				
Ar				
Dp				
Ar				
Dp				
Ar				

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New York-Albany-Syracuse-Rochester-Buffalo-Detroit

Km	Mi	Train Number		63	69	71	73	75	65	49	79
		Train Name		The Niagara Rainbow	The Adiron-dack	The Henry Hudson	The Empire State Express	The Washing-ton Irving	The Salt City Express	The Lake Shore Limited	The DeWitt Clinton
		Frequency of Operation		Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
		Type of Service		⊠ ☐	⊠	⊠	✓ ⊠	⊠	✓ ⊠	🍽 ✕ ☐	⊠
0	0	**New York, NY** *(ET)* *(Grand Central Terminal)*	Dp	8 35 A	9 40 A	11 30 A	12 30 P	2 30 P	4 30 P	6 30 P	9 30 P
53	33	Croton-Harmon, NY Ⓢ ⊕		R 9 32 A	R 10 28 A	R 12 18 P	R 1 18 P	R 3 18 P	R 5 18 P	R 7 27 P	R 10 18 P
117	73	Poughkeepsie, NY Ⓢ *(Highland)*		R 10 16 A	R 11 13 A	R 1 03 P	R 2 03 P	R 4 03 P	R 6 03 P	R 8 11 P	R 11 03 P
142	88	Rhinecliff, NY *(Kingston)*		10 32 A	11 29 A	1 19 P	2 19 P	4 19 P	6 19 P	8 27 P	11 19 P
182	113	Hudson, NY		11 00 A	11 56 A	1 46 P	2 46 P	4 46 P	6 46 P	8 55 P	11 46 P
227	141	**Albany-Rensselaer, NY**	Ar	11 40 A	12 30 P	2 20 P	3 20 P	5 20 P	7 20 P	9 35 P	12 20 A
227	141		Dp	11 45 A			3 30 P		7 30 P	9 50 P	
243	151	Colonie-Schenectady, NY		12 04 P			3 47 P		7 47 P		
286	178	Amsterdam, NY ⊕		12 41 P			4 24 P		8 24 P		
383	238	**Utica, NY**		1 44 P			5 21 P		9 21 P	11 46 P	
406	252	Rome, NY ⊕		2 00 P			5 35 P		9 35 P		
480	286	**Syracuse, NY**		2 35 P			6 05 P		10 05 P	12 35 A	
599	372	**Rochester, NY**		4 08 P			7 31 P			2 08 A	
705	438	**Buffalo, NY**	Ar	5 25 P			8 40 P			3 35 A	
		Niagara Falls, NY ═									
705	438	**Buffalo, NY**	Dp	5 40 P							
716	445	Black Rock, NY ☐									
718	446	Fort Erie, Ont. ●		6 10 P							
908	564	St. Thomas, Ont. ●		8 28 P							
1083	673	Windsor, Ont. ● *(Amtrak Sta.)*		10 10 P							
1088	676	**Detroit, MI** *(Amtrak Sta.)* *(ET)*	Ar	10 30 P							

Detroit-Buffalo-Rochester-Syracuse-Albany-New York

Km	Mi	Train Number		70	72	48	62	74	78	68	64
		Train Name		The Henry Hudson	The Washing-ton Irving	The Lake Shore Limited	The Salt City Express	The Empire State Express	The DeWitt Clinton	The Adiron-dack	The Niagara Rainbow
		Frequency of Operation		Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
		Type of Service		⊠	⊠	🍽 ✕ ☐	✓ ⊠	✓ ⊠	⊠	⊠	⊠ ☐
0	0	**Detroit, MI** *(Amtrak Sta.)* *(ET)*	Dp								8 40 A
5	3	Windsor, Ont. ● *(Amtrak Sta.)*									8 50 A
181	112	St. Thomas, Ont. ●									10 37 A
370	230	Fort Erie, Ont. ● ☐									12 37 P
372	231	Black Rock, NY ☐									
383	238	**Buffalo, NY**	Ar								1 25 P
		Niagara Falls, NY ═									
383	238	**Buffalo, NY**	Dp			3 30 A		7 10 A			1 35 P
489	304	**Rochester, NY**				4 52 A		8 19 A			2 57 P
628	390	**Syracuse, NY**				6 25 A	8 00 A	9 42 A			4 30 P
682	424	Rome, NY ⊕					8 28 A	10 13 A			5 07 P
705	438	**Utica, NY**				7 16 A	8 42 A	10 27 A			5 22 P
802	498	Amsterdam, NY ⊕					9 39 A	11 24 A			6 22 P
845	525	Colonie-Schenectady, NY					10 16 A	12 01 P			6 59 P
861	535	**Albany-Rensselaer, NY**	Ar			9 15 A	10 35 A	12 20 P			7 20 P
861	535		Dp	6 50 A	8 05 A	9 30 A	10 45 A	12 30 P	4 00 P	5 40 P	7 30 P
906	563	Hudson, NY		7 21 A	8 36 A	10 05 A	11 16 A	1 01 P	4 31 P	6 11 P	8 00 P
946	588	Rhinecliff, NY *(Kingston)*		7 46 A	9 01 A	10 31 A	11 41 A	1 26 P	4 56 P	6 36 P	8 26 P
971	603	Poughkeepsie, NY Ⓢ *(Highland)*		D 8 03 A	D 9 18 A	D 10 49 A	D 11 58 A	D 1 43 P	D 5 13 P	D 6 53 P	D 8 44 P
1035	643	Croton-Harmon, NY Ⓢ ⊕	Ar	D 8 50 A	D 10 05 A	D 11 36 A	D 12 45 P	D 2 30 P	D 6 00 P	D 7 40 P	D 9 31 P
1088	676	**New York, NY** *(ET)* *(Grand Central Terminal)*	Ar	9 40 A	10 55 A	12 40 P	1 35 P	3 20 P	6 50 P	8 30 P	10 35 P

Reference Marks

For explanation of other symbols, see Page 51.

☐ Customs check point.

① Will not operate May 28, and September 3.

② Will operate May 29 and September 4 instead of May 28 and September 3.

Ⓢ Passengers not carried locally between New York, Croton-Harmon and Poughkeepsie.

㉘ Passengers not carried locally between this station and Washington, D.C.

㊱ Stops to discharge passengers from Charlottesville and beyond.

㊲ Stops on signal to receive and discharge passengers for or from Birmingham or Charlottesville and beyond.

㊳ Stops on signal to receive and discharge passengers for or from Birmingham or New Orleans and beyond.

㊴ Stops on signal to receive and discharge passengers for or from Meridian or New Orleans and beyond.

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Explanation of Symbols and Abbreviations

Amtrak uses standardized reference marks in order to give you a more complete picture of our passenger service. Although reference marks may at first appear to be confusing, they really are very easily understood, and do enable us to include in our timetables valuable information that you wouldn't otherwise be able to find without asking. There is a reason for each of the symbols that appears in this timetable, so if you encounter a symbol, be sure to check the explanation—this information could affect your travel plans!

Listed below are the general symbols and abbreviations used throughout this timetable. Specific reference notes applying to a particular table are explained on the page on which they appear, or on the adjoining page.

A -a.m.

Km -kilometers
(ET)-Eastern Time
(CT)-Central Time

M -midnight

Mi -miles
(MT)-Mountain Time
(PT)-Pacific Time

N -noon
(AT)-Atlantic Time

P -p.m.

- All reserved Train.
- Sleeping car service.
- Club car service.
- Complete dining and beverage service.
- Tray meal and beverage service.
- Sandwich, snack and beverage service.
- Checked baggage handled. Consult agent or service listing for exceptions.
- Via direct motor coach.
- ● Tickets not avilable at station. Purchase tickets from Amtrak travel agent or on train.
- ⊕ Ticket office not open at all train departure times. When ticket office is closed fare may be paid on train without penalty.
- ☑ Experimental stop for trail period. Stop may be discontinued if usage does not justify continuation.
- **D** Stops only to discharge passengers.
- **R** Stops only to receive passengers.
- **F** Stops only on signal to receive or discharge passengers, where possible, please give sufficient advance notice to agent or conductor.

We've Been Working on the Railroad . . . for You!

Amtrak Has Fares That Won't Pinch Your Pocket!
Amtrak has many special fares and excursion rates in effect. Many of these fares save passengers up to 25 percent off the regular round-trip fares. You can also save when you take advantage of our Family Plan.

Amtrak or your local Travel Agent will be glad to explain our Family Plan and our other special excursion fares.

Amtrak's *U.S.A. Rail Pass* Lets You "Go for Broke" Without Breaking the Bank
Amtrak's *U.S.A. Rail Pass* packs a lot of travel power at a price you wouldn't believe. Our 14- 21- and 30-day Pass gives you access to Amtrak's nationwide rail network for unlimited miles of coach travel pleasure. Go as far as you'd like and make as many stops as you'd like. It's an offer you can't refuse.

Call Amtrak or your local Travel Agent for details.

It's Easy to Charge On Amtrak
You may use these credit cards—American Express, BankAmericard (Visa), Carte Blanche, Diners Club, Master Charge, C&S, and Eurocard—to pay for your Amtrak rail tickets, and for food and beverages in diners and club cars aboard our trains.

Kellogg's, Kids and Amtrak
Take advantage of the free kiddy ride offer sponsored by Kellogg's and Amtrak. This program, available for travel until January 31, 1979, is a great way for families to enjoy an Amtrak tour and save money on rail transportation at the same time. While the supply lasts program rules can be found on specially marked boxes of Kellogg's Corn Flakes, Frosted Flakes, and Raisin Bran. If your store is out of marked boxes, look for the special tear-off coupons on your grocer's shelf. Or see your Travel Agent.

Amtrak*

* Fares subject to change, particularly during the summer travel period.

Handout

MEXICO VACATION

Imagine that you are going to Mexico City for a vacation. You have never traveled much in the United States or Mexico, so you decide to take the train. Your home is in Chicago. Using the train schedule, answer the questions below:

1. How many days will it take you to get to Mexico City?
2. If you leave on a Sunday from Chicago, what time will you leave? _____When will you arrive in Mexico City (day and time)? _____
3. A friend of yours lives in Ft. Worth. He/she wants to see you at the station when you come through. What time and what day should you say you will arrive? _____
4. What day and what time will you cross the Mexican border? _____
5. On your return trip, you want to leave on a Sunday. What time will you leave Mexico City?_____ When will you reach the border? _____
6. On what day and at what time will you be able to leave Laredo? _____
7. From Laredo you want to go to Ft. Worth and change trains so you can visit your Aunt Nelda in Oklahoma City. When will you arrive in Ft. Worth? _____ How long will you have to layover in Ft. Worth to catch your train to Oklahoma City?_____
8. On what day and at what time can you reach Oklahoma City if you left Mexico City on Sunday? _____

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9. Will you be able to ride in a sleeping car on the Mexico portion of your trip? _____

10. If you leave Mexico City on Sunday morning, layover in Ft. Worth waiting for your Oklahoma City connection and spend one day in Oklahoma City with your Aunt Nelda, when will you arrive home in Chicago (day and time)? _____

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The Inter-American — Chicago · St. Louis · Little Rock · Dallas · Fort Worth · Laredo

READ DOWN						READ UP
21				Train Number		22
Departs Su, W, F				Frequency of Operation		Arrives M, W, Sa
▣ ⊠ ☕				Type of Service		▣ ⊠ ☕
	Km	Mi				
11 15 A	0	0	Dp	**Chicago, IL** *(Union Sta.) (CT)*	Ar	2 15 P
11 58 A	60	37		Joliet, IL		1 07 P
1 21 P	203	126		Bloomington, IL		11 50 A
2 21 P	298	185		Springfield, IL		10 50 A
3 26 P	414	257		Alton, IL		9 45 A
4 35 P	454	282	Ar	**St. Louis, MO**	Dp	9 00 A
5 20 P	454	282	Dp		Ar	7 40 A
8 51 P	716	445		Poplar Bluff, MO		3 44 A
9 45 P	811	504		Walnut Ridge, AR ●		2 47 A
F 10 21 P	871	541		Newport, AR ●⊠		F 2 11 A
11 49 P	1004	624		**Little Rock, AR** *(The Train Station)*		12 46 A
F 12 41 A	1075	668		Malvern, AR ●		F 11 51 P
2 21 A	1234	767	Ar	Texarkana, AR/TX *(Union Sta.)*	Dp	10 09 P
2 36 A	1234	767	Dp		Ar	9 54 P
F 3 45 A	1341	833		Marshall, TX ●		F 8 47 P
F 4 18 A	1379	857		Longview, TX		F 8 14 P
7 30 A	1584	984		**Dallas, TX** *(Transportation Center)*		5 20 P
8 55 A	1633	1015	Ar	**Fort Worth, TX**	Dp	4 15 P
9 10 A	1633	1015	Dp		Ar	4 00 P
9 51 A	1680	1044		Cleburne, TX		3 16 P
10 54 A	1799	1118		McGregor, TX *(Waco)*		1 54 P
11 30 A	1839	1143	Ar	Temple, TX	Dp	1 25 P
1: 40 A	1839	1143	Dp		Ar	1 17 P
12 40 P	1901	1181		Taylor, TX ●⊠		12 20 P
1 22 P	1957	1216		**Austin, TX**		11 21 A
2 06 P	2007	1247		San Marcos, TX ●		10 37 A
3 07 P	2086	1296		**San Antonio, TX** ⓦ *(W. Commerce St. & MP R.R.)*		9 39 A
6 50 P	2332	1449	Ar	**Laredo, TX** *(CT)*	Dp	6 10 A
Arrives M,Th,Sa						Departs Su, Tu, F

NOTE—Will operate Daily from Chicago to Laredo May 24 through September 6, and Laredo to Chicago May 26 through September 8, inclusive.

Schedules subject to change without notice

Connecting Mexican Rail Service

National Railways of Mexico — Nuevo Laredo · Monterrey · Mexico City

READ DOWN			Frequency of Operation			READ UP
Daily	Daily			Daily	Daily	
6 55 P		Dp	**Nuevo Laredo, Tam.**	Ar	7 20 A	
11 30 P		Ar	**Monterrey, N.L.**	Dp	2 50 A	
12 01 A	6 00 P	Dp		Ar	2 20 A	9 00 A
2 35 A	8 10 P	Ar	Saltillo, Coah.	Dp	12 13 A	6 50 A
6 20 A	11 13 P		Vanegas, S.L.P.		8 55 P	3 50 A
10 05 A	1 50 A		San Luis Potosi, S.L.P.		5 38 P	1 01 A
1 09 P			San Miguel Allende, Gto.		2 35 P	
2 42 P			Queretaro, Qro.		1 06 P	
8 04 P	9 00 A	Ar	**Mexico City, D.F.**	Dp	8 00 A	6 00 P

Reference Marks

Ⓣ Local time - Arizona or Indiana.
Ⓑ Passengers not carried locally between this station and Chicago except when connecting at Chicago to or from other Amtrak trains.
Ⓦ Seasonal winter stop until May 12 and beginning September 18.
Ⓢ Seasonal summer stop effective May 14 thru September 18.
Ⓢ Service temporarily suspended.

The Lone Star — Chicago · Kansas City · Oklahoma City · Fort Worth · Dallas · Houston

READ DOWN						READ UP
15				Train Number		16
Daily				Frequency of Operation		Daily
▣ ⊠ ✕ ☕				Type of Service		▣ ⊠ ✕ ☕
	Km	Mi				
4 30 P	0	0	Dp	**Chicago, IL** *(Union Sta.) (CT)*	Ar	10 25 A
5 20 P	61	38		Joliet, IL		9 15 A
6 10 P	145	90		Streator, IL		8 20 A
6 45 P	209	130		Chillicothe, IL *(N. Santa Fe Blvd.)*		7 45 A
7 30 P	285	177		Galesburg, IL *(N. Broad St.)*		6 55 A
8 30 P	377	234	Ar	Fort Madison, IA	Dp	6 00 A
8 40 P	377	234	Dp		Ar	5 55 A
9 45 P	500	311		La Plata, MO *(Kirksville)*		4 43 A
10 20 P	557	346		Marceline, MO		4 15 A
10 50 P	620	385		Carrollton, MO ⊕		3 40 A
12 15 A	724	450	Ar	**Kansas City, MO**	Dp	2 30 A
12 35 A	724	450	Dp		Ar	2 10 A
1 20 A	789	490		Lawrence, KS		1 20 A
2 00 A	830	516		**Topeka, KS**		12 45 A
3 15 A	929	577		Emporia, KS		11 35 P
4 20 A	1046	650	Ar	Newton, KS	Dp	10 25 P
4 30 A	1046	650	Dp		Ar	10 15 P
5 10 A	1089	677		Wichita, KS		9 36 P
6 15 A	1172	728		Arkansas City, KS ⊕		8 30 P
6 45 A	1212	753		Ponca City, OK		7 55 P
7 18 A	1265	786		Perry, OK		7 20 P
7 48 A	1315	817		Guthrie, OK		6 50 P
8 30 A	1365	848	Ar	**Oklahoma City, OK**	Dp	6 05 P
8 40 A	1365	848	Dp		Ar	5 55 P
9 10 A	1394	866		Norman, OK		5 35 P
9 36 A	1418	881		Purcell, OK		5 15 P
F 10 00 A	1453	903		Pauls Valley, OK ⊕		F 4 48 P
10 53 A	1526	948		Ardmore, OK		3 55 P
11 36 A	1590	988		Gainesville, TX		3 10 P
12 55 P	1692	1052	Ar	**Fort Worth, TX**	Dp	1 50 P
450						461
1 40 P	1692	1052	Dp	**Fort Worth, TX**	Ar	1 15 P
2 30 P	1743	1083	Ar	**Dallas, TX**	Dp	12 25 P
15						16
1 10 P	1692	1052	Dp	**Fort Worth, TX**	Ar	1 35 P
1 56 P	1740	1081		Cleburne, TX		12 51 P
3 12 P	1859	1155		McGregor, TX *(Waco)*		11 34 A
3 43 P	1899	1180		**Temple, TX**		11 12 A
5 16 P	2047	1272		Brenham, TX ⊕		9 26 A
F 6 29 P	2144	1332		Rosenberg, TX ●⊠		F 8 23 A
7 45 P	2203	1369	Ar	**Houston, TX** *(CT)*	Dp	7 10 A

Services

The Lone Star Chicago-Dallas/Houston — All Reserved Train

Complete Dining and Beverage Service—Chicago-Houston
Lounge Service—Chicago-Dallas
Sleeping Car Service
Hi-Level Coach Service
Baggage Service—Checked baggage handled (except at Pauls Valley, McGregor, Brenham and Rosenberg)

Ⓢ Stops on signal to discharge passengers, and to receive passengers holding reservations.
Ⓢ Stops on signal to discharge passengers and to receive passengers holding reservations on notification to agent at Thompson or Helper.
Ⓐ Transfer service provided from Amtrak Station, 1174 East Commerce St., 30 minutes prior to departure of trains 21 and 22.
Ⓡ BART connection available except Sundays for San Francisco and East Bay points.

For explanation of other symbols, see Page 51.

Handout

TRAVELLING BY TRAIN

Look at the map and complete the instructions below:

1) Draw a line from Los Angeles to Dallas. Follow the shortest route. Name three cities your train will pass through

1_____ 2_____ 3 _____

2. At how many cities in Oklahoma will the train stop?

3. Draw a line from Seattle to Chicago following the shortest route. How many states will you pass through? _____

Name five of them. 1 _____ 2 _____ 3 _____ 4 _____ 5 _____

4. Draw a line from St. Petersburg to Montreal following the shortest route.

5. Draw a line from Chicago to Dallas. Make sure that you go through Kansas City.

6. Draw a line from Boston to St. Louis. Go through the following cities: New York, Philadelphia, Washington, Charleston, Cincinnati, and Indianapolis.

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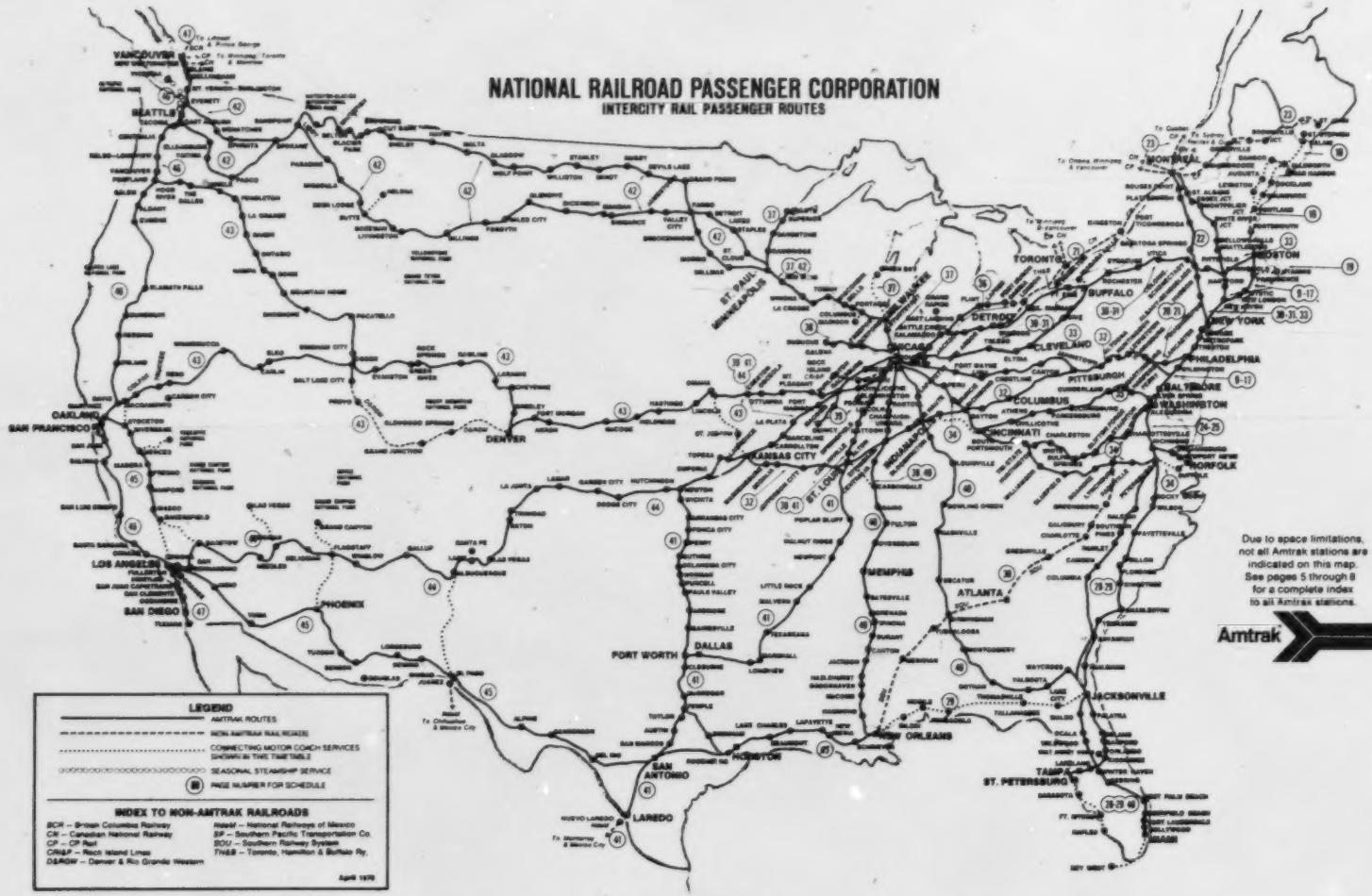
NATIONAL RAILROAD PASSENGER CORPORATION
INTERCITY RAIL PASSENGER ROUTES
LEGEND
AMTRAK ROUTES
NON-AMTRAK RAILROADS
CONNECTING MOTOR COACH SERVICES
SEASONAL STEAMSHIP SERVICE
PAGE NUMBER FOR SCHEDULE
INDEX TO NON-AMTRAK RAILROADS
BCR – British Columbia Railway
CR – Canadian National Railway
CP – CP Rail
CRI&P – Rock Island Lines
D&RGW – Denver & Rio Grande Western
NdeM – National Railways of Mexico
SP – Southern Pacific Transportation Co.
SOU – Southern Railway System
T&EB – Toronto, Hamilton & Buffalo Ry.
April 1976
Due to space limitations, not all Amtrak stations are indicated on this map. See pages 5 through 8 for a complete index to all Amtrak stations.
Amtrak

BEST COPY AVAILABLE

Handout

HOME SAFETY CHECKLIST

Bathroom

	YES	NO
1. Does the tub/shower have non-slip surfaces?		
2. Are glass doors and tub enclosures made of shatter-proof safety glass?		
3. Do you have securely mounted grab bars near the tub?		
4. Is the bathroom floor slippery when wet?		
5. Do the rugs or mats in the bathroom slip around?		
6. Can the door be unlocked from the outside?		
7. Are the medicine cabinets out of reach of children?		

Kitchen

1. Is there a fire extinguisher in the kitchen?		
2. Does the refrigerator door swing away from work areas?		
3. Can curtains or potholders be blown over the stove flame?		
4. Are gas burners adjusted--do they leak?		
5. Are all appliances in good working order?		
6. Are more than two appliances plugged into any electric outlet?		
7. Are poisons and cleaners out of reach of children?		

Bedrooms

1. Are light switches located so that you don't have to find them in the dark?		
2. Is the lightbulb in closets near clothing?		
3. Are ladders and guard rails on bunkbeds fastened securely?		
4. Are curtains, blankets, rugs, and toys a safe distance from electric baseboard heaters?		
5. Are cabinets provided for toys so they aren't lying on the floor?		

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Handout

	YES	NO
Living and Family Rooms		
1. Do sliding glass doors and large windows have safety glass with decals so people won't run into them?		
2. Is there enough air space around TV's and Hi-Fi's so that air can circulate behind them?		
3. Do all stairs have handrails?		
4. Are stairs covered with non-slip tread?		
5. Are stairs strong?		
6. Are there light switches at top and bottom of all stairs?		
7. Are there more than two plugs for each electrical outlet?		
8. Are any floors or rugs liable to cause a fall?		
Storage Rooms (attic, basement or workshop)		
1. Are there any piles of rags or papers that might catch fire?		
2. Are oily rags kept in tightly sealed containers?		
3. Are gasoline, kerosene, and poisons stored in safety containers, away from the reach of children?		
4. Is the chimney free of cracks and leaks?		
Outside		
1. Are sidewalks and driveways free of potholes and cracks?		
2. Are sidewalks and driveways graded to eliminate puddles of water, ice, or snow?		
3. Do outside lights provide enough light?		
4. Is the swimming pool fenced and does it have non-slip surfaces on ladders, deck and diving board?		
5. Are swings and slides securely anchored, and are all rough edges covered with protective caps?		
6. Do any outside windows protrude near sidewalks?		

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Handout

WISE USE OF LIMITED RESOURCES
RELATIONSHIP BETWEEN CONSUMPTION AND SURVIVAL

Directions: The items in front of you all have something to do with the pollution problem in the U.S. today. This assignment is to help make you more aware of this problem and perhaps make you think of some solutions. Please answer the following questions.

1. List Below: Name the item and tell how it deals with the pollution problem of today. The choices deal with either land, air, water or noise pollution.

   A.

   B.

   C.

   D.

   E.

   F.

   G.

   H.

   I.

   J.

   K.

   L.

   M.

   N.

   O.

2. List those items that are scarce or that are going to be scarce.

   A.

   B.

   C.

   D.

3. Consider the improvements in consumer goods during recent decades and then consider the additional volume of trash generated by these improvements. (e.g., throwaway milk cartons, disposable diapers). Discuss why a return to the old products would or would not be a good thing. If you were employed in a business making or using one of these products, would this affect your attitude? Why?

4. Consider the number of gadgets, appliances, and conveniences you use, from snowmobiles to electric hairdryers. Which do you consider necessary? Why? What discomforts would you suffer from if you did not use any of these items?

5. How do you think pollution of air, land, and water (as well as noise and crowding) affect an individual's behavior? What do you think might happen as this pollution grows? If the only alternatives to such a situation require imposing tighter restrictions on our freedom of movement and on our freedom of economic choice, would you accept such restrictions? Why or why not? What kinds of restrictions do you think might be necessary?

6. What can you say about American society from viewing this trash?

Handout

CHOOSING YOUR MATE

Below are some criteria that people often use in choosing a wife or husband. Pick the six items which you feel are most important. Circle these items. Then rank order those you circled. Number one on your list will be the criterion you feel is most important, number two next most important and so forth.

Having the same religion you do
Having money or the prospect of having money
Being good looking
Having a good sense of humor
Being sexy
Having lots of the same interests you do
Having the same lifestyle you do
Wanting to live in the same place you do
Being a nonsmoker
Being a nondrinker
Having the same ideas about having a family as you do
Getting along with your parents and family
Being from the same social class as you
Being your best friend
Being someone you depend on

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Handout

WHAT KIND OF MARRIAGE CEREMONY WILL YOU HAVE?

1. Wedding invitations_____
2. Reception invitations
3. Marriage announcements
4. Wedding ring for the groom, if double-ring ceremony
5. Bridal Gown and Veil
6. Maid of Honor and Bridesmaids' Bouquets
7. Maid of Honor and Bridesmaids' Gifts
8. Accommodations for out-of-town Bridesmaids
9. If customary in your church, fee for use. Or fee for other place of ceremony
10. Flowers and decorations for ceremony
11. Wedding music
12. If not at home, fee for use of hotel or club for reception
13. Bridal Cake (and wedding cake, if you have both)
14. Other refreshments for reception
15. Flowers for reception
16. Music at the reception

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17. Cars for Bridal Party from home to ceremony, and ceremony to reception

18. Going-away clothes for reception

19. Photographs

20. Gift for Groom

21. Engagement Ring and Wedding Ring

22. Marriage License

23. Bride's Bouquet

24. Corsages for both Mothers

25. Going-away Corsage for Bride

26. Boutonnieres for the Groom's attendants

27. Gifts to Best Man and Ushers

28. Bachelor Dinner

29. Transportation for Groom and Best Man to ceremony

30. Contribution to Clergyman or Officiating Authority

31. Honeymoon (where, how long)

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Handout

HOUSEHOLD DUTIES: WHICH ARE FOR YOU?

Your Sex: Male_____ Female_____

Husband	Wife	Both	Check whom you expect to assume the following roles if you marry.
			1. Breadwinner
			2. Changing diapers
			3. Responsibility for meals
			4. Grocery shopping
			5. Taking out trash
			6. Mowing the lawn
			7. Gardening
			8. Maintenance of car
			9. Vacuuming and cleaning
			10. Paying bills
			11. Final authority of conflicts in decisions
			12. Discipline of children
			13. Cleaning the garage
			14. Dealing with plumbers, electricians, etc.
			15. Selecting children's clothing
			16. Chauffering children to doctors and activities

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Handout

A COMPARISON OF 1930 AND TODAY: ROLES OF WOMEN*

Before the age of modern conveniences, a woman's work was never done. In their preoccupation with "busy-ness" wives found much worth and identity. They found fulfillment and satisfaction in seeing their children eat foods that they themselves had canned and preserved. Children wore clothes made by mother's hands. The wisdom or motivation of this seemingly austere lifestyle is less important than the fact that, up until this point in history, few women have had much, if any, leisure to think about. Home and children were their job, their leisure, their total life.

The significant change began after World War II with the age of gadgetry and appliances. Dreary household tasks like washing dishes became simplified by automatic dishwashers. Ready-made clothes that were permanent press relieved her from those many hours once spent over a hot iron. Dusting was reduced by furnace filters. Pre-packaged frozen foods eliminated the canning and preserving of foods. Vacuum cleaners, electronic ovens, automatic washers and dryers (remember the old clothes line?), "carry-out" dinners from the Colonel, Teflon, self-cleaning ovens. . .you name it. In a few short years the role of women had changed drastically. A significant amount of free time became available. Men, too, had a bit more leisure, but the change for women was dramatically more significant. A need for an expanded identity and ways to fulfill

*Reprinted with permission from *Why Marriage?*, by Edward E. Ford, (c) 1974 Argus Communications, 7440 Natches, Niles, Illinois 60648.

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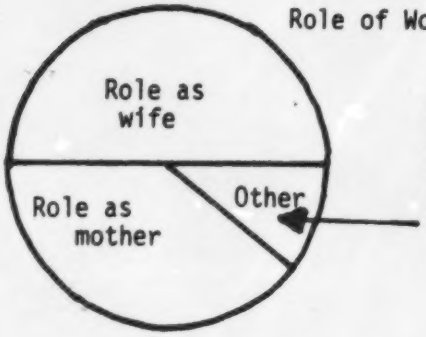
her need for worth had to be found. The "new life" brought little fulfillment for the woman who opened a box of frozen food--in contrast with her predecessor, who utilized her creative talents and skills in preparing homemade dishes. In short, women began to feel a certain emptiness and sense of inadequacy in their mother/wife role.

Smaller homes made less work. Disposable diapers further freed mothers. Television became a babysitting device. On and on into change, the work that was never done became almost disconcertingly manageable. The rhetorical question put in a TV commercial, "What's a mother to do?", has innocently signaled a serious inquiry into women's values. New questions are being asked. New issues are emerging.

I do not in any way wish to diminish the vital and busy role that a wife and mother still plays. My purpose here, however, is to call attention to what has changed and how this radical change has and will affect our lives--and above all, what to do about it.



Role of Women in 1930

Even here many women found a role which largely was connected to her husband's job, such as belonging to the grange for farmers, or a women's auxiliary of her husband's lodge or a group in their church.

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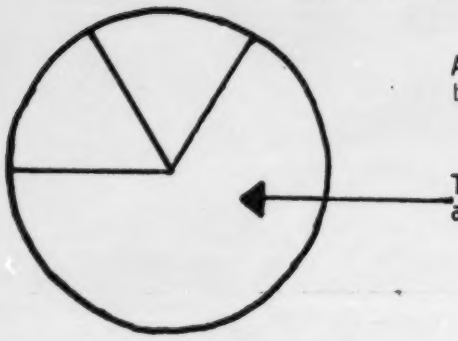
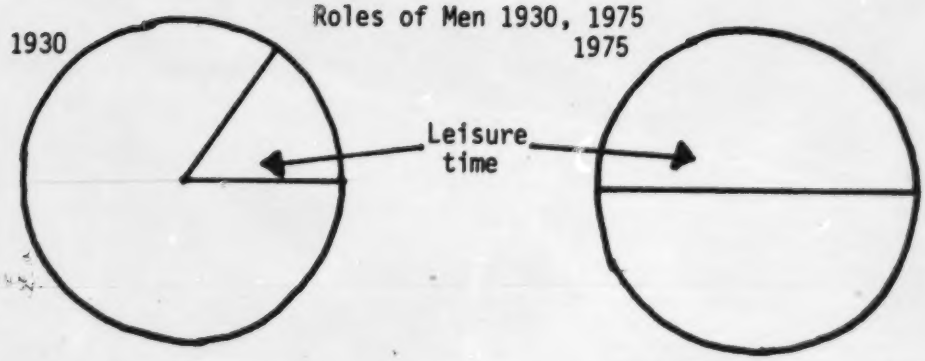
Role of Women in 1975



A Comparison: Age at Childbearing

	Marriage	Having last child	Last child in school	Married women staying at home
In 1930	22	33	39	70%
In 1970	20	26	32	30%

Roles of Men 1930, 1975



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AM I A POPULATION ACTOR?

Below are some ideas people consider when planning to have a family. Rank order these statements to match your own thoughts for planning a family--#1 would be your strongest reason; #6 the one that would least influence you while planning a family. You may also "write in" your own ideas at the bottom and rank them accordingly.

_____I want to have children and grandchildren around me when I grow old. Children make a happier, more stable marriage. I want children to carry on the family through future generations.

_____A family with children has the most satisfying lifestyle. I want to watch my children grow up and to enjoy them, to love them and feel that they love me.

_____Having children insures the survival of the human race. Our children provide the workforce which keeps our country strong.

_____When deciding to have children, the teachings of my religion will provide an important guide and influence.

_____Having children is the normal way of life. Everyone expects a married couple to have children. Families look forward to grandchildren and are disappointed if there are none.

_____I will choose not to have any children. Some of the things I want to do in life will be easier if I am not tied down by the responsibility of children. I will perhaps decide not to marry if I feel that would tie me down too much, also.

_____

_____

_____

_____

_____

_____

_____

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Handout

WHAT CAUSES A DIVORCE

Pick out the three things from this list which you feel are the major causes for divorce in this country. Circle your choices, then rank order them (1 through 3, with 1 being the single biggest factor in American divorces).

Alcohol

Having had an unhappy childhood

Money problems

Unsatisfactory sex life

Religious conflicts

Putting career before family life

Extra-marital affairs

Poor communication between husband and wife

Immaturity of one or both people

Maturing in two different directions as couple grows older

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WHICH KIND OF DISCIPLINE?

Describe the basic techniques of the three major types of handling discipline.

Authoritarian:

Permissive:

Developmental:

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How would each type of parent get a balky child to do the following tasks?

Task	Authoritarian	Permissive	Developmental
1) Clean up toys after playing			
2) Eat dinner			
3) Go to bed			
4) Share toys with other children			

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Decide, as a couple, what you would do to get your child (age 5) to accomplish the following:

1) Clean up toys after playing

2) Eat Dinner

3) Go to bed

4) Share toys with other children

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Handout

NORMAL DEVELOPMENT OF CHILDREN AT VARIOUS AGES

At these ages, the normal child should be able to do the following things:

Two years old:

- Take off and put on shoes
- Put on a pair of pants
- Throw a ball - climb stairs
- Run - Do simple jigsaw puzzles
- Make a stack of blocks five or six blocks high
- Hold a pencil and make marks on paper
- Identify pictures of a few animals
- Know about 400 words
- Can jump off a small stool
- Concentrate for only four to six minutes

Four years old:

- Dress and undress easily - Button up a coat
- Work a zipper - Color a picture and stay inside the lines
- Can distinguish the changes in the weather that bring change in seasons.
- Can share toys with others
- Can stack blocks in complex paterns.
- Can play simple games
- Can take turns - Knows most of the colors
- Can perceive relationships with regard to size and shape
- Knows 1500 to 2000 words - Can tell a simple story
- Has a wild imagination
- Begins to want to play "boy" or "girl" games and roles

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Six years old: Can tie shoelaces.

Can catch a ball, ride a bike, keep time to musical rhythm, play hopscotch, jump rope, pound nails with a hammer.

Can recite the alphabet.

Can do simple chores around the home, take care of a pet.

Can run very fast. (All physical tasks can be done at this age--only further practice is needed to give the child the necessary skill to do adult tasks).

Can count to 30 or 40. Knows 3500 to 5000 words.

Is very aware of sexual role differences between men and women.

Eight years old: Can tell time, make change, and arrange items in their proper order. Can play-act various roles. Loves to play act. Plays mostly with other children of the same sex. Can count by 5's and 10's. Can sing songs and create stories and jokes. Can put together various objects made up of smaller pieces. Can paint and color skillfully. Can help around the house with various tasks. Can compete (wants to win). Can read simple books easily. Dial a telephone number, write his or her name. Knows over 10,000 words.

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Handout

TOYS FOR YOUR CHILD

Toys/Skills	2 Years	4 Years	6 Years	8 Years
1. Toys to develop muscles and coordination				
2. Toys to develop hand coordination				
3. Toys to encourage creativity and imagination				
4. Toys to stimulate the senses--smell, hearing, touch, etc.				

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Handout

HOW WILL YOU HANDLE THIS?

You are to imagine that you are a parent. With your partner, go over each of these situations and write down your response to them. Also, jot down why you feel the way you do. Remember to consider the age of the child in each of the situations.

Age: Birth to 6 years

1. Should mother work?

   Mother - _____ Why?

   Father - _____ Why?

2. What role should grandparents play?

   Mother -

   Why?

   Father -

   Why?

3. How should our child be potty trained?

   Mother -

   Why?

   Father -

   Why?

4. Who should change our baby's diapers?

   Mother -

   Why?

   Father -

   Why?

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Age: 6 to 12 years old

1. What responsibilities should our child have at home?

   Mother -

   Why?

   Father -

   Why?

2. What should be done about our child's religious training?

   Mother -

   Why?

   Father -

   Why?

3. How much and what kind of TV shows should our child watch?

   Mother -

   Why?

   Father -

   Why?

4. How much allowance should our child get per week?

   Mother -

   Why?

   Father -

   Why?

5. What should we do when our child is doing poorly in school?

   Mother-
   Why?

   Father -
   Why?

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Age: 12 to 18 years old

1. What dating rules should we impose?

   Mother -

   Why?

   Father -

   Why?

2. How and when should we provide our children with information about sex?

   Mother -

   Why?

   Father -

   Why?

3. When should our child be allowed to own a car?

   Mother -

   Why?

   Father -

   Why?

4. How much money should we provide for our child's future education (college, trade school, etc.)?

   Mother -

   Why?

   Father -

   Why?

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EVALUATION QUESTIONNAIRE

The Center for Teaching International Relations is interested in receiving your comments regarding Teaching Consumer Skills And How To Survive In America. Please fill out this questionnaire and return it to the address below.

1. Which of the activities did you find most useful, and why?

2. Which of the activities did you find lease useful, and why?

3. What suggestions do you have for improving this unit?

If you have materials which deal with this subject that you or your school district have developed and wish us to look over and consider for publication, feel free to send us copies.

Center for Teaching International Relations
Graduate School of International Studies
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